Saskatchewan Housing Corporation

The Task Force on Senior Citizens Housing

84- 3755 /

TASK FORCE ON SENIOR CITIZENS
HOUSING

LETTER FROM THE MINISTER

In recognizing the need for stronger lines of communication between government and senior citizens, I commissioned the Task Force on Senior Citizens Housing.

Seniors are the fastest growing segment of our society, and thus their needs are changing rapidly.

The Task Force is designed to involve them in structuring a housing strategy that meets those needs, and I was pleased to participate in the public hearings held across the Province.

While the report is intended as a general guide to housing policies for senior citizens, many other exciting new initiatives will be explored in the future.

I would like to take this opportunity to congratulate the Task Force members for producing the report, and thank the many Saskatchewan people who provided their input.

I look forward to a continuing process of consultation with our senior citizens in the future.

Sincerely,

Sid Dutchak
Minister Responsible for the
Saskatchewan Housing Corporation

Honourable Sid Dutchak
Chairman
Saskatchewan Housing Corporation
Room 122, Legislative Building
REGINA, Saskatchewan
S4S 0B3

Dear Mr. Dutchak:

We are pleased to submit the report of the Task Force on Senior Citizens Housing.

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RECOMMENDATIONS

1. Public Housing

a) Administration

1. a) It is recommended that SHC establish a uniform standard of admission which can be applied consistently by all Housing Authorities, as there are variations in the admission standards among the Housing Authorities.

b) It is further recommended that admission standards be based upon four criteria, in the following order of priority: age, income, degree of infirmity and present housing condition.

c) It is further recommended that Public Housing be targeted to low income senior citizens, who should not be required to pay more than 25% of their income for shelter. Where vacancies in Public Housing units exist moderate income senior citizens should be allowed to occupy these units at reasonable market rates.

2. It is recommended that SHC continue to encourage the development of senior citizen accommodation in small towns because seniors expressed the desire to remain in their own community with friends and relatives.

3. It is recommended that the community make a greater social and financial commitment to Public Housing projects, as the construction of a housing complex for the elderly should be part of a community effort.

4. a) It is recommended that SHC expand its training programs for housing Managers and Board Members, specifically in the area of their responsibility to the residents and the project, as the Housing Managers and Board Members play an important role in the lives of the tenants.

b) It is further recommended that the role of the Manager be expanded to include co-ordination with other local service organizations and promotion of tenants' associations.

b) Senior Citizen Participation

5. a) It is recommended that seniors become more actively involved in the planning and management of accommodation for senior citizens, as they are most aware of the needs of the elderly.

   b) It is further recommended that senior citizen participation be ensured by appointing at least one senior citizen to each Local Housing Authority.

6. The Task Force recommends that there be senior citizen representation on the Board of Directors of SHC.

7. a) It is recommended that a counselling service for smaller projects be investigated, since the residents of small centres do not have access to the same level of support services as larger urban areas. Options for consideration should include the use of local volunteers.

   b) It is further recommended that the facilities associated with a Public Housing project in a centre be available to the elderly population at large.

c) Design

8. a) It is recommended that future projects be under "one roof", as apartment or motel type units facilitate the mobility and social contact of senior citizens, because as a group they may experience a decline in mobility or functional ability over time.

   b) It is further recommended that new projects be located close to or integrated with required services.

   c) It is further recommended that they be designed so that an increasing number of suites and all communal facilities be wheelchair accessible.

d) It is further recommended that safety features such as panic bars and railings be mandatory.

e) It is also recommended that all housing projects for senior citizens include a monitoring system to ensure a quick response to an elderly tenant should a need arise.

9. The Task Force recommends that all units be constructed in a manner which would facilitate expansion at a later date if demand warrants.

10. It is recommended that SHC examine the inclusion of amenities such as balconies in projects, whenever financially feasible, since many senior citizens spend much of their time within projects.

11. a) It is recommended that SHC examine different styles of housing to meet a broader range of senior citizen requirements, as the senior citizen group to be served by Public Housing is heterogeneous, as well as located in all areas of the province. Special design considerations may be required for northern Saskatchewan.

b) It is further recommended that SHC increase the proportion of two bedroom units in its projects to accommodate those wishing to share accommodation.

12. It is recommended that SHC give greater consideration to the climatic conditions of the province in planning its building projects especially in the provision of better insulation, storm doors, and storm windows.

2. Home Repair

13. It is recommended that SHC assist the majority of the elderly who wish to remain in their own homes through continuation of the Senior Citizen Home Repair Program.

14. It is recommended that the grant amount be raised to $1,000, and the amount be reviewed annually to keep pace with inflation.

15. The Task Force recommends that the income ceiling be set at $16,500, with a provision for annual review.

16. It is recommended that the program be provided year round.

17. It is recommended that SHC continue to provide an emergency repair option for those requiring immediate repairs.

18. It is recommended that SHC aim for a two week turn-around for delivery of the Grant, in recognition of the financial constraints of applicants.

19. It is recommended that SHC create a registry system of contractors approved to do work under the program to protect applicants from unscrupulous contractors.

20. It is recommended that SHC consider the use of local inspectors and other personnel who could be involved in the approval and supervision of the work done under the program.

3. Proposed Programs

21. It is recommended that SHC examine the possibility of providing incentives to encourage the private sector, non-profit, and/or co-op housing to serve the needs of moderate income senior citizens.

22. a) It is recommended that the province test the Enriched Housing concept by proceeding with pilot projects at the earliest possible time, since a growing proportion of the elderly are in that 75 plus age bracket where they require the convenience and security of a limited amount of care and assistance.

    b) It is further recommended that in the testing of this concept, SHC, in conjunction with the Department of Health, examine a number of options which would locate projects covering the full continuum from fully independent living to nursing care on the same site.

c) It is further recommended that SHC and the Department of Health encourage full community involvement in Enriched Housing projects and especially the use of volunteérs.

4. Communications

23. It is recommended that SHC place greater efforts towards communicating its programs to the people, since many seniors indicated they were unaware of the program benefits they could receive.

24. It is recommended that the province place greater emphasis upon co-ordination of its senior citizen programming, and ensure that Seniors Intergovernmental Co-ordinating Council On Aging (SICCOA) be given a stronger mandate, because the province provides a wide variety of programming to senior citizens and many of these programs overlap in that they provide aid to the same elderly persons.

5. General

25. The Task Force in its deliberations encountered a number of ideas which deserve further consideration and study.

It is therefore recommended that SHC explore the following:

a) examine mortgage participation programs for seniors,

b) approaches to senior citizen services taken in other countries, and

c) a range of housing options:

- Granny Suites, independent living units near or in family homes to encourage family involvement in providing aid to the elderly;

- portable units to serve temporary housing demand in small centres;

- co-operative housing for moderate income seniors;

- condominium housing for moderate income seniors;

- conversion of existing non-profit units for moderate income households for the use of senior citizens, on a non-profit or rent geared to income basis;

- renovation of existing buildings;

- hostels for "old boys". The growth of this group may be an emerging social problem.

6. Other Departments

26. It is recommended that the province build greater numbers of Non-Profit Nursing Home Beds, because waiting lists for special care facilities have grown significantly and continue to do so.

INTRODUCTION

The Senior Citizen Task Force was announced in October 1983. The Honourable Sid Dutchak, Minister Responsible for the Saskatchewan Housing Corporation, provided the Task Force with the following mandate:

1. to evaluate the problems of senior citizen programs offered by SHC,

2. to recommend changes to programs, and possible options for future programs, and

3. to ensure that the concerns of senior citizens regarding program delivery and regulation are clearly communicated to SHC personnel.

To carry out this mandate, the Minister requested that the Task Force hold public meetings in an informal setting, so that as many individuals and senior citizen organizations as possible would have the opportunity to comment on the programs.

Ten meetings were scheduled around the province, from December 1, 1983 to March 1, 1984. Meetings were held in the following centres:

Melfort	-	December 1, 1983
Lloydminster	-	December 8, 1983
Swift Current	-	December 15, 1983
Saskatoon	-	January 12, 1984
La Ronge	-	January 19, 1984
Yorkton	-	January 28, 1984
Estevan	-	February 2, 1984
Regina	-	February 9, 1984
Moose Jaw	-	February 16, 1984
Prince Albert	-	March 1, 1984

The meetings were widely advertised in all communities.

The Task Force itself consisted of six members: Darryl Binkley, a Chartered Accountant and Chairman of the Task Force, William Riddell, representing the Senior Citizen's Provincial Council and Mrs. Eva Phelps, representing Action Now, and from the Saskatchewan Housing Corporation, Calder Hart, the President, Denis Loeppky, Director of Rental and Rural Housing, and Russ Krywulak, Director of Loans and Grants.

Senior citizens and senior citizen organizations were asked to submit briefs or letters to the Task Force in advance of the public meetings. Written submissions were received from over 70 individuals and organizations (for a complete listing, see Appendix D). The Task Force wishes to thank those individuals and groups presenting briefs for their hard work. While we were unable to mention all the ideas presented to us over the duration of our meetings, please be assured that all the submissions formed a background for the recommendations we are making to the Minister.

This report presents an overview of Saskatchewan Housing's activities for senior citizens in the province, the findings of the Task Force and a list of detailed recommendations formulated as a result of the hearings. A summary highlighting the recommendations is also included for quick reference. Finally, the report is completed by several appendices supplying background information and analyses essential for the proper understanding of the briefs and comments presented to the Task Force. These include:

A. List of People/Agencies submitting briefs,
B. Assessment of Senior Citizen Housing Demand,
C. Existing Senior Citizen Housing Stock,
D. Detailed Program Descriptions,
E. Enriched Housing Concept, and
F. Community Housing Form.

Finally, the Task Force would like to thank the Research Department of the Saskatchewan Housing Corporation for their assistance and support throughout the course of the Task Force's activities.

OVERVIEW OF SENIORS IN THE PROVINCE AND SASKATCHEWAN HOUSING PROGRAMS FOR SENIOR CITIZENS

1. Demographic, Income and Housing Characteristics of Senior Citizens

The following will summarize the main trends of the various characteristics of the seniors population in the past three decades and projected for the next two decades. For further details see Appendices A and B.

a) Population and Households

Saskatchewan has one of the highest ratios of senior citizens to total population in Canada, ranking second only to Prince Edward Island (see Figure 1). The seniors population in Saskatchewan increased by an annual rate of 1.54% from 1961 to 1981 compared to an annual rate of 0.07% for the remainder of the population (see Table 1). This high rate of growth is expected to continue into the future when the senior citizens population will reach a level of 154,708 in the year 2001 (see Figure 2).

TABLE 1: SASKATCHEWAN SENIOR CITIZEN POPULATION 1956-1981

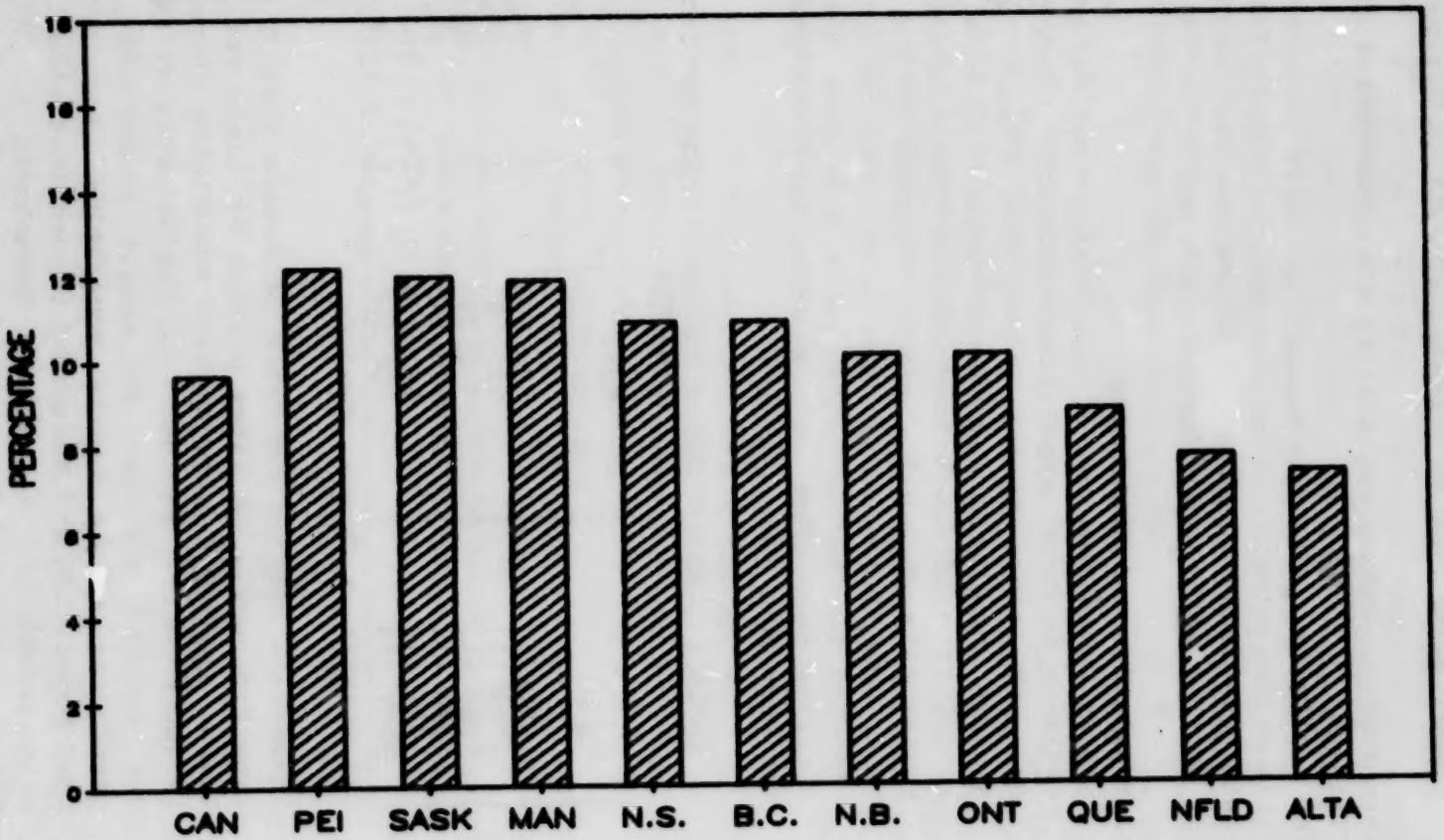
Year	Total Saskatchewan	Total 65+
1956 (1)	880,665	78,646
1961 (1)	925,181	85,570
1966 (1)	955,344	88,882
1971 (1)	926,245	94,790
1976 (1)	921,320	102,175
1981 (1)	968,310	116,165

(1) Statistics Canada, Census

There is a growing dominance of female elderly persons (see Figure 2). A large portion of these are females living alone. Senior citizen households increased by 14,460 from 1971 to 1981 with the majority of this gain due to the increase in single households and in particular single female households (see Table 2). CMHC population and household projections show that the main growth in the elderly households to 2001 will occur in the non-family or single person households. The greatest portion of these non-family households will be single females.

FIGURE 1

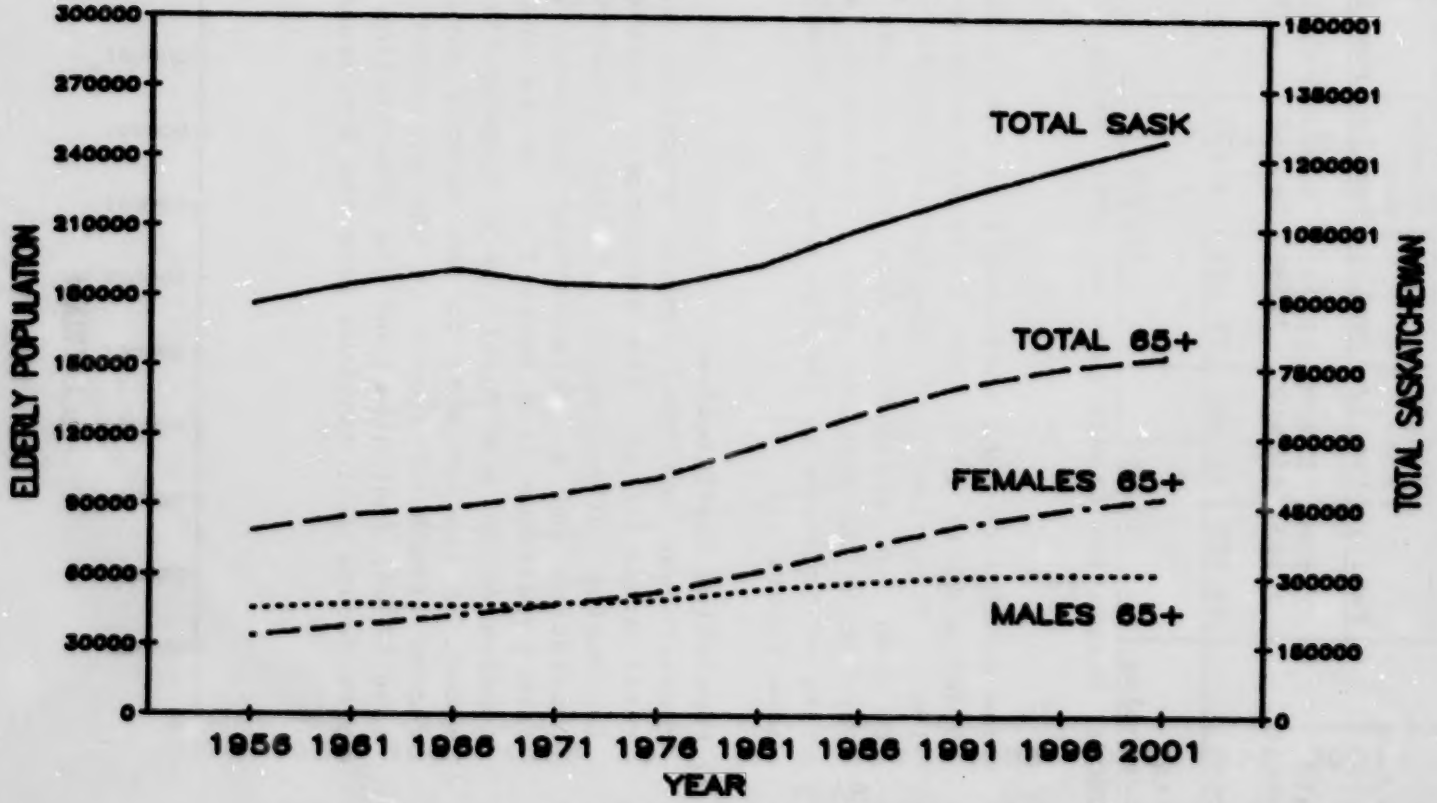
PROPORTION OF THE POPULATION 65+ CANADA AND THE PROVINCES, 1981



SOURCE: STATISTICS CANADA, 1981 CENSUS

FIGURE 2

TOTAL SASKATCHEWAN AND ELDERLY POPULATION 1956 – 2001



SOURCE: STATS CAN AND SBS MEDIUM POPULATION PROJECTION

TABLE 2: SENIOR CITIZENS HOUSEHOLDS (HEAD AGED 65+) BY SEX BY TYPE: 1971 and 1981

	1971		1981		Change 1971-81	
	Family	Single Non-Family	Family	Single Non-Family	Family	Single Non-Family
Male	31,530	8,290	35,745	9,815	4,215	1,525
Female	3,325	15,910	3,580	24,560	255	8,650
Total	34,855	24,200	39,325	34,475	4,470	10,175
Total Households	59,060		73,700		14,640	

SOURCE: Statistics Canada 1971 and 1981 Census

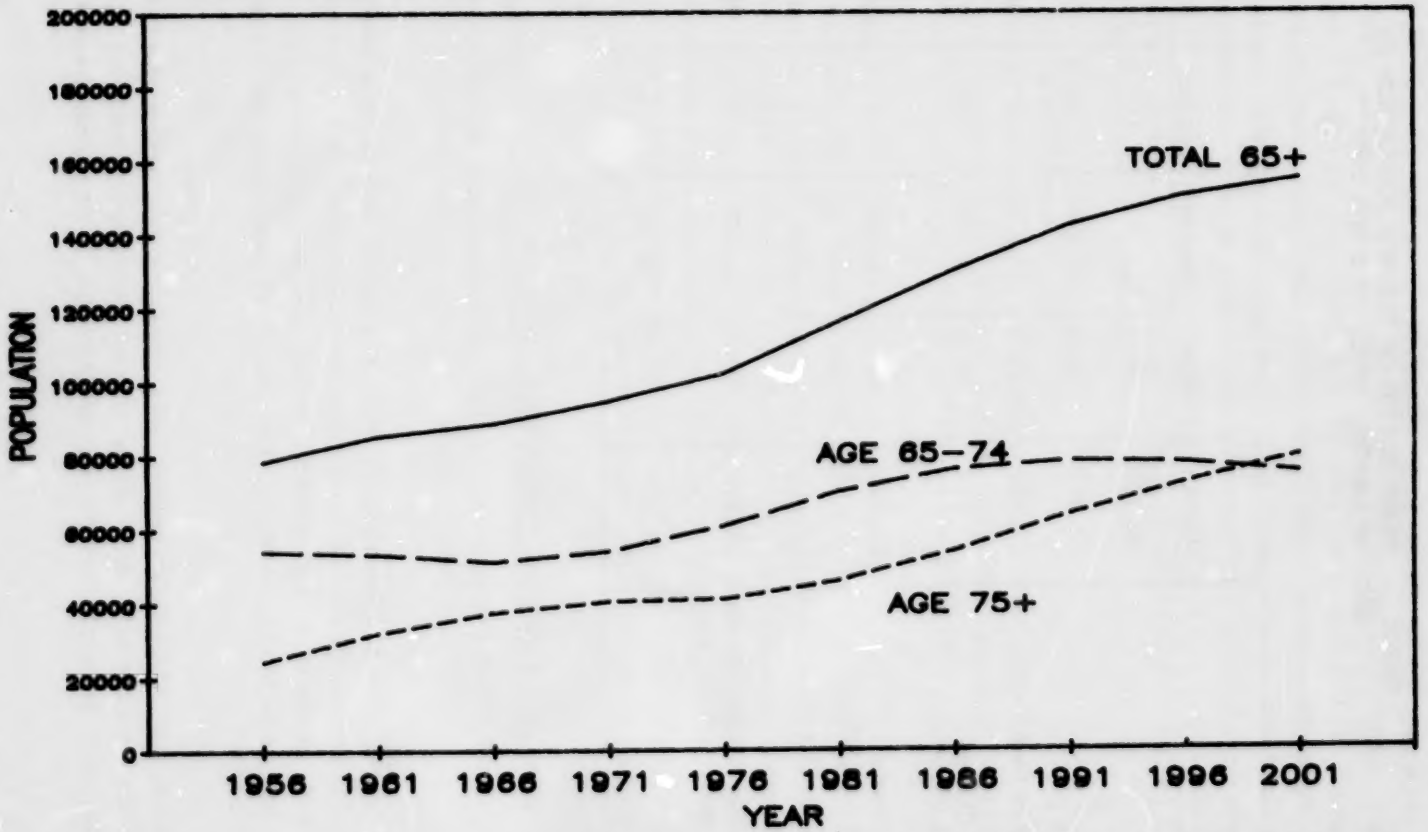
The population data indicates that the proportion of the older elderly (75+) has increased substantially since 1961. This trend had subsided to some degree from 1971 to 1981 but indications are that it was short term. Population projections show a return to a more rapid rate of increase in the 75+ age group from 1981 to 2001 (see Figure 3).

b) Population Distribution

Saskatchewan has the highest proportion of seniors in rural areas of all the provinces. However, there is increasing urbanization of the province's elderly population and a corresponding decrease in the rural farm population (see Table 3). It is the large urban centres which are receiving a disproportionately high amount of the increase in the elderly population. The recent trends of growth in the pre-elderly population (age 55-64) indicates that the urbanization trend of the past decade will continue into the foreseeable future.

FIGURE 3

SASKATCHEWAN SENIOR CITIZEN POPULATION BY AGE 1956 – 2001



SOURCE: STATS CAN AND SBS MEDIUM POPULATION PROJECTION

TABLE 3: DISTRIBUTION OF ELDERLY POPULATION BY SIZE OF CENTER; 1971, 1976 and 1981

	1971		1976		1981	
	Number	Percent	Number	Percent	Number	Percent
Total	94,790	100.0	102,175	100.0	116,165	100.0
Urban	53,225	56.2	60,240	58.9	70,505	60.7
Regina & Saskatoon	22,725	24.0	25,820	25.3	29,670	25.5
Other Cities (5,000-99,999)	15,915	16.8	18,355	18.0	21,840	18.8
Large Towns (1,000 - 4,999)	14,570	15.4	16,045	15.7	19,000	16.4
Rural .	41,575	43.8	41,945	41.1	45,670	39.3
Small Towns & Villages (less than 1,000)	29,310	30.9	32,230	31.5	36,015	31.0
Farm	12,270	12.9	9,715	9.5	9,655	8.3

Source: Statistics Canada, Census 1971, 1976 and 1981.

c) Tenure

The ownership rate among senior citizens is very high. In 1976, 80.2% of the households headed by a person 65 and over owned their own homes. However, this rate dropped slightly in 1981 to 77.3%. The data for Canada indicates that the ownership rate has decreased most in the lower income categories. The proportion of renters decreases as the population size of centre decreases. This is partly due to a lack of supply of rental units in rural areas. A very large percentage (92%) of elderly home owners have no mortgages.

d) Housing Conditions

The elderly disproportionately tend to occupy the older housing stock. In 1971, 54.9% of the senior citizen households occupied stock built before 1945.

e) Incomes

The elderly have the lowest median(1) income of all age groups. The median incomes in 1981 were $13,320 for the 65-69 age group and $10,066 for the 75 and over age group (see Figure 4). In the 65+ age group, single individuals, mostly single females, constitute the bulk of the low income earners. In 1981, 61.2% of the 65+ unattached individuals were below the poverty line of $7,640.

For greater detail concerning the characteristics of the senior citizen population refer to Appendices B and C.

2. Saskatchewan Housing Programs for Senior Citizens

The effort by the province to meet the housing needs of its senior citizens population is a result of a demand partly illustrated by the demographic and income attributes of the elderly.

A concerted effort to meet the housing needs of senior citizens in the province began with the formation of the Saskatchewan Housing Corporation in 1973. One of the major

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(1) Median is the point at which 50% of the observations are below and 50% are above.

objectives of the Corporation was to ensure housing for low income senior citizens through the promotion of construction and repair programs. Other program and client objectives which related to senior citizens are as follows:

a) To ensure that lower income senior citizens do not have to pay an excessive amount towards rent.

b) Ensure a sufficient stock of rental units to meet the needs of Saskatchewan residents especially in areas where private developers are unlikely to build.

c) Retain senior citizens in an independent living situation through the provision of housing units as well as home repair grants.

d) Provide a variety of projects and housing forms that offer the elderly financial stability and security while also maintaining their contact with existing neighbourhoods.

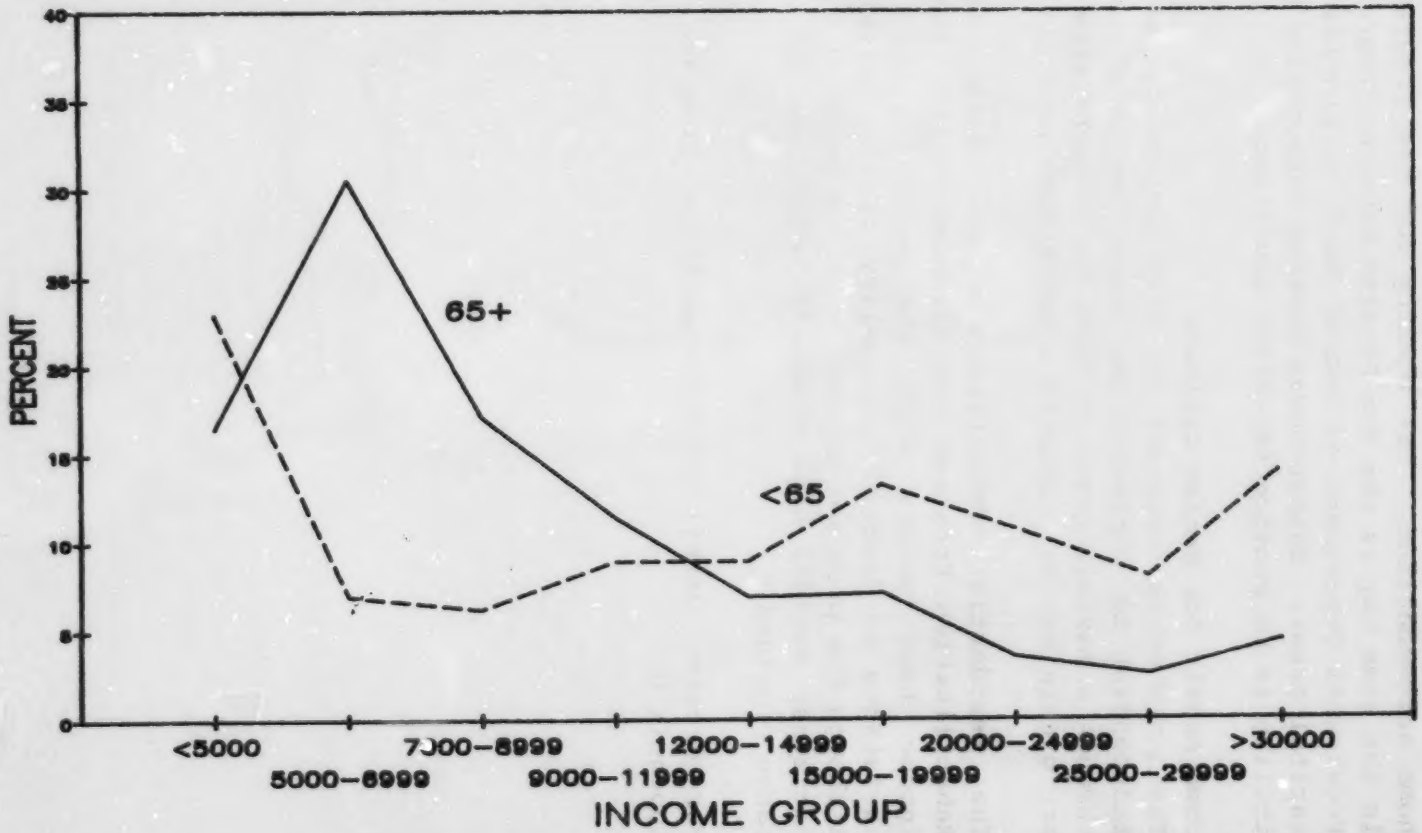
The programs directed primarily at senior citizens are Public Housing for Senior Citizens, Non-Profit Housing for Senior Citizens and the Senior Citizens Home Repair Program.

Public Housing For Senior Citizens
Provides affordable subsidized rental units for low income seniors. The program is jointly funded by the federal, provincial and municipal governments each holding a 75%, 20% and 5% share respectively.

Non-Profit Housing For Senior Citizens
Provides private non-profit organizations with a 20% capital grant to assist them in providing affordable rental accommodation for senior citizens. The sponsoring organization must contribute 8% of project value and obtain financing from private lenders. CMHC insures the mortgage and provides a subsidy to reduce interest charges to 2%.

FIGURE 4

PERCENTAGE DISTRIBUTION BY INCOMES INDIVIDUALS AGE 65+ AND LESS THAN 65



SOURCE: STATISTICS CANADA, 1982 PRELIMINARY INCOME DATA (CAT. 13–207)

Non-Profit Housing for Nursing Homes and Group Homes
Provides special care units to those who require nursing home accommodation. The funding for the program operates in the same way as the Non-Program Housing Program with the Provincial Department of Social Services providing the 20% capital grant. Saskatchewan Housing Corporation's responsibility is to provide technical assistance.

Home Repair for Senior Citizens
The program is intended to help senior citizens remain independent by improving the condition of their dwelling through a maximum grant of $650 for home repairs. Secondary grants may be available after a five year period.

The **Residential Rehabilitation and Rural Residential Rehabilitation Programs** are directed at low and moderate income home owners with the objective of providing assistance to improve the quality of the existing stock. Although the programs are not solely directed toward senior citizens, seniors have become a major user of the assistance provided.

For greater detail concerning these programs refer to Appendix D.

FINDINGS OF THE TASK FORCE

FINDINGS OF THE TASK FORCE

During the course of the public meetings, the Task Force received many valuable suggestions concerning the Corporation's present and proposed programs. It also heard many ideas for new programs that might be implemented in the future. This section of the report documents the findings.

In preparing this report the Task Force deliberated for some time on the reporting of its findings. The challenge presented was in weighing the importance of the comments received. Clearly, the existing and publicly proposed programs would be more likely to receive comment than the new ideas which were brought forth in submissions to the meeting. Yet, it is precisely these new ideas which are important in providing guidance to the Minister of the Saskatchewan Housing Corporation for future programming. Therefore, the Task Force decided to take an approach in reporting which was a combination of the subjective and objective views. The Task Force felt justified in this action because of its combined expertise in Senior Citizen affairs, and the impressions which were formed during the course of the public meetings.

It was evident that most seniors want to remain independent and live in their own home as long as possible and, to achieve this, their housing must be maintained at or brought up to acceptable standards. Whatever the living space is, the seniors must be able to retain their integrity, and quality of life as this can enhance their mental and physical health. Deteriorating quality of life results in an early decline with a need for extensive and costly care facilities.

Many of the submissions presented included requests for specific Nursing Home and Public Housing projects. While the Task Force received these requests, the mandate required concentration upon the more general requirements of senior citizens. Therefore, instead of considering the merits of the applications, the Task Force forwarded them to the appropriate agency.

1. **Existing Programs**
The bulk of the comments received concerning existing programs dealt with Public Housing and Home Repair.

a) **Public Housing**
The comments concerning Public Housing were generally divided into two groups: administration and design.

Administration
Most of the comments received were recommendations on Public Housing Policy. Most frequently, the Task Force was urged to ask the Corporation to establish a uniform standard for admission to Public Housing units which can be applied by all housing authorities. At present there are two criteria: financial need and present housing condition. Interpretation of these criteria is at the discretion of the Housing Authority.

There was also a good deal of debate over the most appropriate criteria for admission. Four categories were under discussion: age, income, infirmity and housing condition. Income was the most contentious issue. Generally this centered around the treatment of assets in establishing an applicant's financial need. While the majority seemed to feel that the housing should go to those with the most pressing financial need, there were several who felt that investigation of income was an unnecessary invasion of privacy. Finally, there was a group who proposed that determining admission on the basis of income was discriminatory.

Out of this debate came considerable discussion of rent. Presently, the rents of Public Housing units are geared to the incomes of the tenants. Once again, the majority asked the Task Force to encourage the Corporation to stick with the present system. However, there were also calls for the establishment of ceilings on units occupied by those with higher incomes.

Other policy suggestions received dealt with the allocation and construction of housing projects, leasing provisions and the role of the Housing Authorities.

The Task Force was entreated to recommend that Public Housing project construction continue in small towns based on comparative need. We understand that this is presently the Corporation's policy. People also asked that priority treatment should be given to local contractors.

There was a great deal of debate around residency requirements for both applicants and tenants.

Presently SHC policy with regard to applicants is that in order to be eligible, people must be:

- Canadian Citizens, or
- Landed immigrants, or
- persons with residency equal to that required for Canadian Citizenship, or
- sponsored immigrants who
    - have been abandoned by the sponsor, or
    - the family head and wage earner has died or abandoned the family, or
    - have been approved for social assistance.

In addition, the Housing Authority may add its own residency requirement of up to one year in the community at its discretion.

The SHC policy for residency requirements for tenants is that tenants are free to come and go as they please, so long as their rent is paid.

The last group of comments received involved discussion of the local housing authorities. First, it was generally felt that at least one senior citizen should be on the Housing Authority Board. This person should be appointed by the local seniors group or be a resident of a Public Housing project.

Second, the role of the local housing authority should be expanded to include co-ordination with other local agencies providing services to seniors. This would encourage co-ordination of care services at the local level. A good example of this co-ordinating role is already underway in Estevan, where all of the local care providing agencies meet regularly in order to improve the quality of care to senior citizens in the community.

It was also recommended that the Managers and members of local Housing Authorities should receive some basic level of training and that tenants should be made aware of the responsibilities of the Housing Authorities. Some make their own arrangements for snow removal and yard maintenance, two things which the Authority should be doing.

Finally, there were several suggestions to improve the tenants' quality of life. Housing Authorities should encourage the formation of Tenants Associations within projects. The Association could act as the tenants' representative in dealing with the Housing Authority or the community.

Another activity of the Association could be to provide counselling services for tenants. Several people saw the need for counselling services and recommended that a variety of agencies could undertake this task including the local Housing Authority, Saskatchewan Housing Corporation and local volunteers.

Local involvement in Public Housing projects was recommended. This included making the common areas available to the local community for activities, and inviting the local public for project events.

Design

A lot of valuable advice was received concerning the construction of housing projects. The comments could be generally grouped into three categories: general guidelines, site selection and design criteria. Each will be discussed in turn, below:

i) **General Guidelines**

There were several comments received which applied to all Public Housing projects. Frequently it was suggested that all projects be wheelchair accessible and that the debilities which come with age (e.g. arthritis, declining sight and hearing) should be remembered in the design of units. Newer apartment type projects are wheelchair accessible,

and part of this concern stems from older projects which were built without these concerns in mind or from semi-detached projects. However, it is still worth mentioning because such design standards are an aid to independent living.

A second, and equally common recommendation, was that seniors should be involved during design and site selection. This is a valuable point, as no one knows the needs of the future tenants better than senior citizens themselves.

ii) Site Selection

There was overwhelming agreement that sites should be located close to necessary services; shopping, doctor's offices, churches, etc. Further, if the services were not close by, there should be frequent and inexpensive public transit available. Once again, the participation of local senior citizens was often encouraged. A few suggested that senior citizen projects should be attached to shopping malls, ensuring safe passage to necessities, even in bad weather. Others recommended that public housing projects be integrated with other housing types. Finally, it was recommended that senior citizen projects should be located in pleasant surroundings, near a park or a lake, as examples. However, the overwhelming concern was access to services.

iii) Design Criteria

There were many proposals made regarding the design of whole projects and the individual units. Some of these are obviously based on older units, and presumably the designs have been modified since then to meet some of these concerns. Nonetheless, the comments are appreciated and included.

Projects

The Task Force was left with the distinct impression that in rural projects attached motel-type or apartment units, were preferable to the semi-detached. One of the major problems with the

latter style of project is that the units are scattered throughout the community, offering no opportunity for built in neighbourliness especially in the winter months. The attached projects are also desirable from the point of view of the Home Care Boards as multiple unit projects facilitate efficient delivery of Home Care services.

There was also a rural-urban split in preference for housing style. In larger urban centres, high rise complexes were the distinct preference. Although not given a reason for this, the Task Force suspects that it may have to do with the increased security offered by high rise buildings.

It is also clear that some amenities are desired in new projects. These include a dining area with kitchen, adequate recreation space, chapel, and patio area for enjoyment of the outdoors. In addition, there were requests for swimming pools, and whirlpool baths, not only for the pleasure they would give, but it is recognized that these can be effectively used to promote general health of the seniors. Central air conditioning was mentioned so frequently that it is clear many of the existing projects are uncomfortably hot in summer. The Task Force recognizes that the construction of Public Housing projects may be limited by existing cost ceilings but it urges that the application of such limits not be allowed to downgrade the units to merely minimum shelter for the seniors.

In the "attached unit" projects recommended for smaller urban centres, the need to have a common indoor hallway was requested frequently. Less often, there was a call for outdoor access to these units as well.

Finally, there were practical suggestions for housing design; panic bars on all public exits and railings on all exterior stairs. These should be mandatory requirements in all projects. In addition, the suggestion that there should not be entries which face north is worth considering,

because of the icing conditions common with that exposure. There were requests for easy and safe unloading areas near entries. Finally, parking was often noted as deficient.

Units

In this area in particular, there were a number of criticisms which pertained to specific units. In this report the Task Force has confined itself to those aspects which could be translated into general guidelines for unit design.

Insulation and draught protection were often considered inadequate, as was summer ventilation. These complaints were rarely heard together, so it is concluded that units are either too hot in summer or too cold in winter. Storm doors and windows were also called for.

There was quite a debate about balconies. Some people thought that each unit should have one so that residents might feel they had access to the outdoors. Others said they were a bad idea because they assist burglars. Common, or public balconies were unpopular in some quarters.

It was also apparent that many people found some of the existing projects monotonous. This was reflected in a call for more variety in floor plans. In addition seniors asked that more two bedroom units be built for couples or other individuals who want to share accommodation.

In some communities, where semi-detached units were built, there was extensive criticism of the unit design. An important point was raised that it is impossible to get a stretcher in or out of the unit without turning it on i[illegible] end. The lack of wheel-chair accessibility was also an issue.

In La Ronge, the problems peculiar to northern construction were brought to our attention. The crawl spaces under units are prime locations for condensation. Then, the unstable soil conditions,

in concert with inappropriate building foundations lead to shifting floors, and doors and windows that will not open or stay closed. Finally, stucco was suggested as an unsuitable exterior finish, first because it adds a lot of unnecessary weight to the structure and second because it looks out of place in a woodland setting.

Finally, there were some general suggestions among others which would make the units more versatile: lower peepholes on the front door, adjustable cupboards and indicator lights on stoves.

Summary

As a result of the meetings four suggestions among others stood out to the Task Force; first there ought to be uniform admission standards to Public Housing. Second, there should be greater participation of senior citizens in the siting and design of Public Housing projects. Third, housing projects should be located close to essential services, and finally, in rural centres there is an overall preference for attached units.

Recommendations

It is recommended that SHC establish a uniform standard of admission which can be applied consistently by all Housing Authorities, as there are variations in the admission standards among the Housing Authorities.

It is further recommended that admission standards be based upon four criteria, in the following order of priority: age, income, degree of infirmity and present housing condition.

It is recommended that SHC continue to encourage the development of senior citizen accommodation in small towns because seniors expressed the desire to remain in their own community with friends and relatives.

It is recommended that the community make a greater social and financial commitment to Public Housing projects, as the construction of a housing complex for the elderly should be part of a community effort.

It is recommended that SHC expand its training programs for housing Managers and Board Members, specifically in the area of their responsibility to the residents and the project, as the Housing Managers and Board Members play an important role in the lives of the tenants.

It is further recommended that the role of the Manager be expanded to include co-ordination with other local service organizations and promotion of tenants' associations.

It is recommended that seniors become more actively involved in the planning and management of accommodation for senior citizens, as they are most aware of the needs of the elderly.

It is further recommended that senior citizen participation be ensured by appointing at least one senior citizen to each Local Housing Authority.

The Task Force recommends that there be senior citizen representation on the Board of Directors of SHC.

It is recommended that a counselling service for smaller projects be investigated, since the residents of small centres do not have access to the same level of support services as larger urban areas. Options for consideration should include the use of local volunteers.

It is further recommended that the facilities associated with a Public Housing project in a centre be available to the elderly population at large.

It is recommended that future projects be under "one roof", as apartment or motel type units facilitate the mobility and social contact of senior citizens, because as a group they may experience a decline in mobility or functional ability over time.

The Task Force recommends that all units be constructed in a manner which would facilitate expansion at a later date if demand warrants.

It is recommended that SHC examine the inclusion of amenities such as balconies in projects, whenever financially feasible, since many senior citizens spend much of their time within projects.

It is recommended that SHC examine different styles of housing to meet a broader range of senior citizen requirements, as the senior citizen group to be served by Public Housing is heterogeneous, as well as located in all areas of the province. Special design considerations may be required for northern Saskatchewan.

It is further recommended that SHC increase the proportion of two bedroom units in its projects to accommodate those wishing to share accommodation.

It is recommended that SHC give greater consideration to the climatic conditions of the province in building in its projects especially in the provision of better insulation, storm doors, and storm windows.

b) **Home Repair**

There were three repair programs which were discussed during the course of the Task Force Meetings; the Senior Citizen Home Repair, the Residential Rehabilitation Assistance Program and the Home Modification for the Physically Handicapped Program.

Senior Citizen Home Repair

Without a doubt, this program was mentioned by more people in more communities than any other. Almost uniformly, people felt that the grant should be raised to $1,000 every five years although some thought that the renewal period should be three years. Further, it

was often suggested that the amount of the grant be indexed to the Construction Price Index published by Statistics Canada. There were also calls to raise the income ceiling of applicants to around $20,000 for the grant so that more people would qualify.

One speaker commented that the increase to $1,000 would still be much less than the subsidy on one unit of Public Housing. This is quite true. Using 1983 figures, the provincial share of the subsidy cost of a new Public Housing unit is over $1,300 per year ($6,700 for five years).

There were administrative suggestions as well. First, the program should run year round. Second, there should be a system to protect applicants from unscrupulous contractors. Finally, work orders and inspections should be handled at the local level, preferably using experienced seniors to handle the work.

In a similar vein, an emergency repair program for utilities was often proposed. This would allow people to replace or repair broken furnaces, water heaters in short order. There was also a call for a one time plumbing grant program to ensure that all seniors have adequate plumbing.

Residential Rehabilitation Assistance Program (RRAP)
There was very little interest in this program. This appears to stem from a reluctance of seniors to borrow money on the part of potential applicants. This was reflected in a call to increase the forgiveness in the RRAP loan.

Home Modification for the Physically Handicapped
There was some interest in this program but it is clearly not as popular as the Senior Citizen Home Repair Grant.

Summary

During the course of the Public Meetings, there was much discussion of the existing programs. The Task Force found that the Senior Citizen Home Repair Grant was by far the most popular program administered by SHC. An increase in the grant to $1,000 was uniformly recommended.

Recommendation

It is recommended that SHC assist the majority of the elderly who wish to remain in their own homes through continuation of the Senior Citizen Home Repair Program.

It is recommended that the grant amount be raised to a minimum of $1,000, and the amount be reviewed annually to keep pace with inflation.

The Task Force recommends that the income ceiling be set at $16,500, with a provision for annual review.

It is recommended that the program be provided year round, rather than as a winter works program.

It is recommended that SHC continue to provide an emergency repair option for those requiring immediate repairs.

It is recommended that SHC aim for a two week turnaround for delivery of the Grant, in recognition of the financial constraints of applicants.

It is recommended that SHC create a registry system of contractors approved to do work under the program to protect applicants from unscrupulous contractors.

It is recommended that SHC consider the use of local inspectors and other personnel who could be involved in the approval and supervision of the work done under the program.

2. Proposed Programs

There were two programs which the Minister asked the Task Force to explore. These were Enriched Housing and Granny Suites.

a) Enriched Housing

Enriched Housing is suggested as a concept in which residents of self-contained accommodation receive minimal support services on an organized basis. Facilities may be designed to include a common recreational space in conjunction with a number of self-contained units. The housing is "enriched" by an organized service.

Enriched Housing could be a part of a range of services available in a community. On a continuum of housing options it would be placed between independent living and a special-care home. Enriched Housing would accommodate people who do not require the constant assistance and monitoring of a special-care home but who may need limited amounts of care related services. The support services available in a particular Enriched Housing facility would vary from community to community because the services are based on local need, and the initiative and commitment of the local community.

In general, the Task Force found that participants when asked were favourable to the idea of Enriched Housing. They also had valuable suggestions about how the proposed system might be modified to better serve seniors. One idea which came up frequently was a communal dining area equipped with the necessary kitchen facilities. The idea of a food service where tenants may eat together was generally preferable to meals on wheels.

Also, in planning the location of Enriched Housing projects, thought should be given to integrating this style of housing into the continuum of housing options for senior citizens on the same site so that transfers from one housing type to another could be accomplished with a minimum of disruption of living conditions and social contacts.

b) Granny Suites

A Granny Suite could be either a portable, cottage styled home located on the property of the family of an older person or a self-contained suite in the family's home. In either case the idea behind this type of programming is to provide a housing option to those older persons who prefer independence but like to be close to the family for support when it is needed. Assistance under the program could take the form of a loan, grant or tax credit to the home owner who is providing this type of accommodation.

There was some interest in this idea. Indeed, some people's submissions dealt solely with this issue. However, on the whole, it was the Task Force's impression that the Granny Suites Program would not be as popular as Enriched Housing or any of the existing programs.

Recommendation

It is recommended that SHC examine the possibility of providing incentives to encourage the private sector and/or co-op housing to serve the needs of moderate income senior citizens.

It is recommended that the province test the Enriched Housing concept by proceeding with pilot projects at the earliest possible time, since a growing proportion of the elderly are in that 75 plus age bracket where they require the convenience and security of a limited amount of care and assistance.

It is further recommended that in the testing of this concept, SHC, in conjunction with the Department of Health, examine a number of options which would locate projects covering the full continuum from fully independent living to nursing care on the same site.

It is further recommended that SHC and the Department of Health encourage full community involvement in Enriched Housing projects and especially the use of volunteers.

3. New Programs

The Task Force was very pleased to receive such a positive response at its Public Meetings, especially in the area of new programs. Often the ideas presented were only briefly sketched out, but they do suggest directions that the Housing Corporation should explore in the future. The Task Force was very impressed with the range of new ideas which were proposed and the amount of time and effort that was evident in the briefs that were proposed. These new ideas should give the Saskatchewan Housing Corporation a range of new options to explore.

Frequently, the Task Force was told of the difficulty that senior citizen home owners have in making utility payments. Some scheme to shelter senior home owners from rising costs would facilitate independent living. This problem is particularly acute in the north, but it was repeated often throughout the province.

In addition, reverse mortgages were suggested as a means of supplying income to seniors. This was suggested because many elderly people hold clear title to their homes; in fact for many it is probably their only substantial asset. The home may, however, be expensive and difficult to maintain, especially on a pension income. Older people may thus be forced to sell their home and move to rental accommodation. A "reverse mortgage" is a way of turning an asset - the home - into a monthly cash flow for the elderly.

There are two basic types of reverse mortgage. In one, the home owner takes out a loan with the home as security. In the other, the owner mortgages the home and uses the money to buy a lifetime annuity. In the case of the straight loan reverse mortgage, the home owner is still entitled to receive public income-tested benefits, because the money received is only a loan.

Another group of submissions contained a number of ideas for new housing alternatives, which generally fell into two groups: housing for moderate income seniors and additions to the continuum of housing alternatives.

There were a number of equity schemes proposed for moderate income seniors. They include co-operative housing and a subsidized condominium scheme. This last submission proposed that SHC should buy land next to a shopping centre and finance the communal services available in a project; a pool, a meeting hall, a dining room, a hobby and crafts area, and garden plots. Residents would purchase their suites and the level of care necessary to maintain them in their homes.

In the larger cities many single men, often with very low incomes, have lived in old hotels where they can get their room and have access to the various facilities required to serve their needs. A number of these old hotels have burned down or been demolished and there was some indication that a hostel to provide for these single men who do not fit into the existing housing programs may be warranted. Other forms of housing suggested were group homes, hostels, foster homes, rooming or boarding houses and shared living.

4. General Comments and Suggestions

In addition to the specific recommendations received with respect to housing programs, people at the Task Force Meetings had valuable suggestions for the Corporation in general. The first was that there should be senior citizens on the Corporation's Board of Directors. Seniors also expressed interest in attending the biennial Housing Authorities Conference. They recommended that there be further research into housing alternatives for senior citizens which have been tried in other countries. Finally, there were often calls for comprehensive co-ordination of and planning for services for senior citizens. This would ensure an adequate supply of services and efficient uptake according to need.

Recommendation

The Task Force in its deliberations encountered a number of ideas which deserve further consideration and study. It is therefore recommended that SHC explore the following:

a) examine mortgage participation programs for seniors,

b) approaches to senior citizen services taken in other countries, and

c) a range of housing options:

- Granny Suites, independent living units near or in family homes to encourage family involvement in providing aid to the elderly;
- portable units to serve temporary housing demand in small centres;
- co-operative housing for moderate income seniors;
- condominium housing for moderate income seniors;
- conversion of existing non-profit units for moderate income households for the use of senior citizens on a non-profit or rent geared to income basis;
- renovation of existing buildings;
- hostels for "old boys". The growth of this group may be an emerging social problem.

It is recommended that SHC place greater efforts in communicating its programs to the people, since many seniors indicated they were unaware of the program benefits they could receive.

It is recommended that the province place greater emphasis upon co-ordination of its senior citizen programming, and ensure that Seniors Intergovernmental Co-ordinating Council On Aging (SICCOA) be given a stronger mandate, because the province provides a wide variety of programming to senior citizens and many of these programs overlap in that they provide aid to the same elderly persons.

5. Suggestions for Other Departments

It is understandable that a Task Force on the Housing of Senior Citizens would receive suggestions and comments on Nursing Homes. In the interest of improving communication between government and the public the Task Force has

decided to list the concerns which were raised and request that the Minister bring them to the attention of the appropriate government departments.

a) **Health**

The calls for more nursing home beds were heard almost as frequently as those for Senior Citizen Home Repair. There were also policy and design recommendations.

First, there were many who urged that the distribution of beds be allocated evenly throughout the province. There was also a call for uniform admissions procedures, and once again the call for co-ordination of all services to seniors. Most people who spoke about nursing homes preferred that residents have single rooms. A second best alternative was to group people in rooms according to their illness. It was clear that people see nursing homes as institutions and it was hoped that by relaxing the regulations, and having space to entertain visitors, a more homelike atmosphere could be created. The Task Force was also urged to explore the possibility of providing additional incentives for the provision of nursing homes.

There were also proposals for Home Care. Generally, it was felt that Home Care was a cost effective alternative to Level I and II care. It was noted that Home Care services could be more efficiently provided if Public and Enriched Housing projects were clustered in one location, or under one roof. Finally, it was suggested that Home Care services could be expanded to include meal preparation, shopping, baths and maintenance.

There were proposals to further expand the continuum of care by considering respite care. Under such a program, services would be available to families with elderly friends or relatives living with them, which would allow the family to take a holiday and be assured that the senior would be looked after in their absence.

Recommendation

It is recommended that the province build greater numbers of Non-Profit Nursing Home Beds, because waiting lists for special care facilities have grown significantly and continue to do so.

6. Conclusion

During the course of the Public Meetings, the Task Force has heard many interesting and valuable suggestions on a wide range of issues affecting senior citizens. Naturally, the bulk of the comments related to existing housing construction and repair programs. The Task Force appreciated the time and effort made by the Public to participate in the Meetings, and hopes that the recommendations made by this body will be of long term benefit to the elderly.

APPENDIX A

AGENCIES AND ASSOCIATIONS PARTICIPATING IN TASK FORCE HEARINGS

APPENDIX A

Although great efforts were made to include all those who participated at Task Force hearings, it is possible that some were overlooked. We apologize for any omissions.

AGENCIES AND ASSOCIATIONS PARTICIPATING IN TASK FORCE HEARINGS

Archerwill Council - Mike Kapinak, Mayor

Balgonie Seniors - E.J. Fahlman, Otto Rumpel
Borden Friendship Club - Helen Walker

CBC Saskatoon - Rosalie Woloski
CBKI - Marion Sherman
CMHC Regina - Ed Schnitzler
CMHC Saskatoon - Larry Little
Carnduff Friendship Centre - Pearl Chester
Carnduff Senior Citizen Centre - Mabel Wilson
City of Moose Jaw - Wally Johnson
Community Research, Prince Albert - S.A. Roberts, L. Hansen

Department of Health - Lorraine Hill
Department of Social Services - The Honourable Gordon Dirks

Estevan Area Home Care, Public Relations Committee - Mrs. Ida Peterson
Estevan Council - Gerald Ross, Mayor

Frontier Sunshine Club - Mrs. Fern Heggestad

Golden Jets Senior Citizens' Club - Elizabeth Doisy

Highway 40 Homemakers, Neilburg - Carolyn Watson
Holiday Park Seniors' Association - James King

Ile a la Crosse - Max Morin, Napoleon Cardinal, R.L. Darcy, Jim Flavel

Jubilee Home, Lloydminster

Kamsack Harmony Centre - Mrs. G. Becker
Kamsack Senior Citizens' Organization, Branch #85
Kelliher Economic Development Committee - Ina Sweatman

La Ronge Chamber of Commerce - Jill Gracie
La Ronge Council - Mel Heglund, Mayor
La Ronge Seniors' Association - Chris Holmstrup
Leoville Seniors' Association - Lily Arcand
Lloydminster Seniors' Association - Jordan Herle and August Linge
Lutheran Sunset Home - Paul Blomkvist

Maryfield Senior Citizen Association - Mrs. Elizabeth Widger
Meacham Local, Action Now - Ward Hansen
Melfort Council - Arnold Orr, Mayor
Melfort and District Home Care
Moose Jaw Action Now - J.R. Knelsen, President
Moose Jaw Council of Women - Eileen Zamulinski
Moose Jaw Times Herald - R. Gaudar
Moose Mountain Lodge Company - Terry Steininger
Morse Housing Authority - Esther Lipp

Namerind Housing Corporation - Jim Parisienne
New Horizon Senior Citizen Centre - Olive Michael and
Mary MacDonald
New Horizons - Al Taylor
Neilburg Seniors' Association - Albert Siettlo
North Battleford Action Now - Mrs. C. Wyma, Treasurer

Paradise Hill Pioneers #66 - Mr. M. Weiler
Parkland Nursing Home - Eileen J. Weber
Park Heights Community Centre - Eugene Anderson
Paynton Pioneers - Winnifred Harmon
Pinehouse Local Housing Group - George Smith
Providence Hospital, Moose Jaw

Qu'Appelle Valley Home Care, Fort San - Ernest Kitzul
Qu'Appelle Valley Housing Assn. - Harry Morrell, Bert Edwards

Redvers Nursing Home - Cliff Easton
Regina City Council - Mayor L. Schneider, H.Van Mulligan,
B.Mann
Regina Council on Aging - Brion W. Brandt
Regina Housing Authority - Fred Wolch, Manager

St. Brieux Council - Arsene Gallays, Mayor
St. Mary's Senior Citizens Inc. - Frances Rydzik and
Joic Jelinski
St. Paul's Hospital - Paul Benson
Salvation Army - Major Glen McEwan
Saskatoon City Council - Cliff Wright, Mayor
Saskatoon Housing Authority - Jim Wasilenko, Manager
John Lindsay, B.H. Webster
Saskatoon Pensioners and Pioneers - June Clark
Saskatchewan Action Now - Mrs. Delila Moriarty, President
- Mrs. F. Petit, Vice-President
Saskatchewan Seniors' Association, Wakaw - Walter Chobotuk
Saskatchewan Seniors' Bureau - Dick Carr
Senior Citizen Service - Thelma Wallace and Nora Jarbeau
Senior Citizens Assistance Program - Beverly Wenzel
Seniors' Association of Saskatchewan - J.A. Antyamnuik
Senior Citizens' Provincial Council - Harry Mullens
SMILE Services - Pat Birchall

Spy Hill Senior Citizens' Club
Sturgis R.E.A.D. Club - Edwin J. Wright
Swift Current Housing Authority - John Anning
Swift Current Sun - Carol H. Kunhard

Thunder Creek Home Care, Caronport - Clint Bligh

VOCAL - Thora Wiggins

Weyburn Home Care - Dwight Tisdale
Wheatland Home Care - Willis Whitby

Yorkton Council - John Wytrykush
Yorkton Enterprise - Carrie Dale

INDIVIDUALS PARTICIPATING IN TASK FORCE HEARINGS

Arborfield	- Priscilla Gress
Archerwill	- Mrs. Lena Numedahl
	- Orville Numedahl
Bangor	- Sam Johnson
Bankend	- Pete and Kay Zemlak
Beaubier	- Mel Ball
Bienfait	- Cora Lee
	- Bertha McKersie
Borden	- Daisy Assman
	- Lilian Newbold
	- H.G. Walker
Cabri	- E Nickelson
Canora	- D.Z. Daniels
Carlyle	- Mrs. Peggy Slykhius
Carnduff	- Nettie Anderson
	- Edna Ballentine
	- Molly Booth
	- Kay Hansen
	- Lucy Hyde
	- Helen McRae
	- Iva Verity
	- Jack Welsh
Christopher Lake	- F. McLeod
Churchbridge	- Lois Thiele
Cymric	- Leta Furneaux
Denare Beach	- Roy Switzer
Elrose	- M.J. Watkins
Esterhazy	- Mike Smart

Estevan	- Bert Baxter
	- Chas and Emma Corsett
	- Bud and Lillian Dean
	- Josie Fleck
	- August Hoffort
	- Evelyn LeBlanc
	- John G. McDonald
	- S.E. McLeod
	- Mary Peter
	- Ida Peterson
	- Ken Raine
	- Florence Rooney
	- Anne Veroba
	- M. Young
Fort San	- E. Kitzul
Foxford	- William and Elaine Sutton
Frontier	- M. Anderson
	- Allan Evenson
	- Elinor Evenson
	- Lillian Moe
	- Earl Swarbrick
Glen Ewen	- Kinta and John Ebert
Grayson	- Sebastain Parislau
Hudson Bay	- Irene Leason
Kamsack	- John Barisow
	- Arnold Becker
	- Ernest Becker
	- Geraldine Becker
	- Jeannette Hellegards
	- Peter P. Popoff
	- Florence Rauckman
	- Agnes Ward
Lampman	- Joseph Beaudry
La Ronge	- Janet Fietz
Leoville	- Florence Lemieux
	- Olive Rivard
Lipton	- Jake Huffman
Lloydminster	- Elizabeth Born
	- Jim Brown
	- Dennis Cove
	- Mr. & Mrs. E. Guka
	- Pat Gulak
	- Jordan Herle
	- Elizabeth Kastendicok
	- Justin Kolenousky
	- August Linge
	- Hannah Morlidge
	- Hilda Spence

Macoun - Hilda Wallewein
Maryfield - E. Adamson
- Ruth Longman
- Margaret Renwick
Meacham - Ward Hanson
Meadow Lake - Robert Weale
Meath Park - Leo Esopenko
Melfort - Dave Eberle
- Jennie Gibson
- Elsie Graham
- Grant Hodgins, MLA
- Rae Hodgins
- Audry Klinck
- Dr. Morphy
- Arnold Orr
- Sophie Pannell
- Vic Stasiuk
Melville - M. Andrusiak
- Phil and Alta Bahsler
- J.T. Hardy
Montmartre - Joseph Joubert
Moose Jaw - F. Alexander
- Nancy Allan
- David A. Ballagh
- A. Beggs
- Edith Bell
- Vivian Buckingham
- S.L. Cooper
- Arthur Couzens
- W. Crichton
- Jean Davidson
- Mel Dean
- Barbara Delahey
- Jean Doig
- Jack Donelly
- Dorothy Erickson
- Laura Erickson
- Evelyn Fowler
- M.M. Fulton
- R. Germaine
- T. Heath
- Edwin Hepper
- Hazel Kulchyaki
- J.A. McDonald
- Bob Mann
- Edna Miller
- Andy Nelson
- J.B. Newton
- Sheila Phillips
- Mr. & Mrs. J.L. Robinson
- Irene Rogers
- Joe Runzer
- Peter Schafer
- H. Scarrow
- Albert Smith
- Tom Smith
- Mr. & Mrs. J. Spres
- Harry Swarbrick
- G.R. Terry
- George Virtue
- Mr. & Mrs. Whitbread
- Jenny Whitfield
- C.J. Zaran

Naicam - Bud Roenspies
- Palmer Tailoden
Neilburg - Lula Cayford
- Garth Hollingshead
- Joe B. McIlwrick
- Albert Sawtell
- J.A. Smithson
- A.A. Taylor

Nipawin - Ted Azevedo
- Arthur Sparks

North Battleford - Doug Collins

Paradise Hill - Maria Kretzer
- M.L. Weiler
- Margaret Weiler

Plato - Mrs. S.E. McLeod

Prince Albert
- George and Betty Basset
- John Capusten
- F.W. Chester
- Mrs. M.K. Cousins
- Margaret Crow
- R.L. Darcy
- Louise Gervais
- M. Gotchia
- Helen Harradence
- Reg Harris
- Harry Houghton
- Marion Houghton
- A.E. Innis Stacey
- Jim & Gertie Kirkland
- Bill McDonald
- Neil Mason
- J.P. Meagher
- Viola Moen
- Mr. & Mrs. Morris
- Elizabeth Neubuhr
- John Norman
- Alex Primeau
- M. Robinson
- Jos Rybka
- J. Scheget
- A. Scott
- C. Stead
- Hugh Struthers
- A.E. Taylor
- R.M. Turnbull
- Bob Winterburn
- Nick Zaparaniuk
- George D. Zbachuk

Redvers - Ed Kennedy

Regina
- Eldon Anderson
- S.H. Anderson
- George Bradley
- Gary Canos
- Mrs. Costea
- Valerie Crowther
- The Honourable Sid Dutchak Minister for Sask. Housing
- Evelyn From
- P.J. Jackson
- T.E. Keyes
- Rob Lawrence
- Adrian Lozerity
- Stanley MacKinnon
- John Marusiak
- Dick Merryweather
- Laura Powers
- Ed Reynolds
- R. Schmidt
- Doug Smith
- Lloyd Vogeli
- Mary & Bill Watson
- Norman Wilson

Rose Valley
- Frank Czarnocki
- Margaret Davis
- I. Floness
- Doris Florness
- Tony Gandzalas
- Marvin Holm
- Beatrice Hughes
- Bill Kachur
- Mr. & Mrs. C. Krzak
- Carl Petersen
- Noreen Petersen
- Frank Prosko
- Don Schultz
- Ron Sigstad
- Gordon Wheeler

St. Brieux
- Sister M. Bedard
- Sister M. Brassard
- Jeanne Crewer
- Theo. Fure
- Antoinette Gau
- Lilianne Leroy
- Leon Rheaume
- Aural Rheaune
- Irene Rheaune

Saskatoon
- Don Adams
- Ross Afseth
- E.L. Anderson
- B.W. Ashdown
- Evelyn Bacon, MLA
- Mrs. Louise Bourne
- Sanford Clark
- Ron Cushway
- Mr. E.J. Deloli
- D.D. Haines
- J.M. Hall
- Nora Hall
- Stu Harris
- Clara & Phil Heit
- Ross J. High
- Fred Hodgkinson
- Verna Johnson
- Lottie Kopperud
- Pearl Krall
- James Kreug
- Mary Kripki
- Zenith Kripki
- Joe Kufner
- Mrs. Marie Loeppky
- Mary Mann
- D. Matheson
- Professor Ken McDowell
- Jeannie McGovern
- Bill McLeod
- Winnifred Miller
- E. Moore
- Winnifred O'Rourke
- Bill Polbrics
- Eileen Provost
- G.F. Puckett
- Mary Redlich
- W.A. Robinson
- Mr. & Mrs. G. Shordahl
- J.C. Simpkins
- Noreen Simpkins
- Rnold Smith
- Jean Softley
- Bruce Wiggins
- Anne Wog
- E. Wylie

Shellbrook
- Lloyd Muller

Springside
- Alfred Pedde

Sturgis
- Edwin & Violet Wright

Swift Current
- Chris Cullins
- Mary Findlay
- Ed Hedlin
- Mr. Hunter
- Vic Jacobson
- Mrs. Tom Kearns
- Mrs. J. Klemke
- Carol Kunhard
- Mr. & Mrs. P.M. McCallum
- Ruth Moraes
- George & Irene Nelson
- Leon E. Plewis
- Mrs. C. Stephenson
- Jim Wallace
- Willis Whitby
- Mrs. Florence Yee

Wakaw	- Walter Chobotuk
	- H. Sereda
Weyburn	- Esther & George Thompson
Yorkton	- B. Bucholtz
	- Doreen Burns
	- Clint Dalshaug
	- Matt Dutuyk
	- W. Fleming
	- W.J. Kereluk
	- Don Milne
	- H.J. Nisko
	- S. Schaffer
	- Olga Young

APPENDIX B

ASSESSMENT OF SENIOR CITIZEN HOUSING DEMAND

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ASSESSMENT OF SENIOR CITIZEN HOUSING DEMAND

Introduction

Senior citizens' demand for housing covers a broad spectrum. It must be remembered that seniors are a heterogenous group and have as varied a demographic and socio-economic profile as the remainder of the population. Within the population of seniors there is a wide distribution of incomes, educational attainment and health status. Seniors, also, display a wide range of individual interest and perceptions. What does set seniors apart is a reduction in income due to retirement and as ageing progresses more precarious health. These factors set the stage for unique housing needs.

This paper will examine the charactertistics of the seniors population with regards to factors effecting present and future housing demand and needs of this group. The paper will examine the type of demand or need and the associated market group, and the geographical nature of the demand.

DEMOGRAPHIC, ECONOMIC AND OTHER CHARACTERISTICS RELATED TO HOUSING DEMAND

Population and Households

The proportion of the total population aged 65 and over in Saskatchewan was 12% in 1981. This high proportion in seniors is second only to Prince Edward Island and well above the proportion (9.7%) for Canada as a whole (see Figure 1). The proportion of the population over age 65 in Saskatchewan has steadily increased from a level of 9.25% in 1961. Saskatchewan also has a very high ratio of its seniors living in rural[1] areas. Approximately 39% of the elderly population resides in rural areas. In absolute numbers, Saskatchewan's rural seniors population is larger than any of the other provinces except for Ontario.

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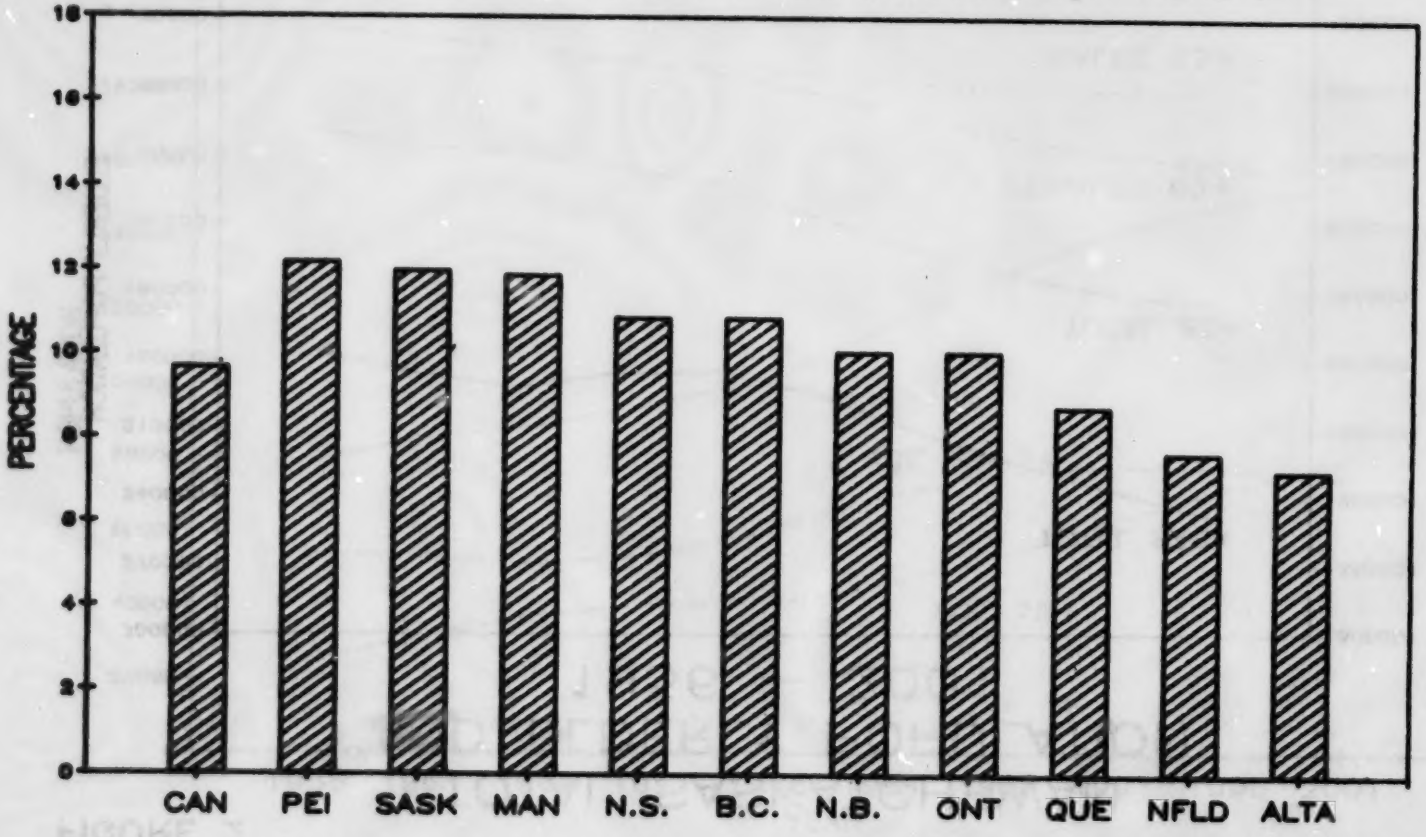
(1) Urban areas are communities with a population greater than 1,000. Rural areas are communities of less than 1,000 population and farms.

FIGURE 1

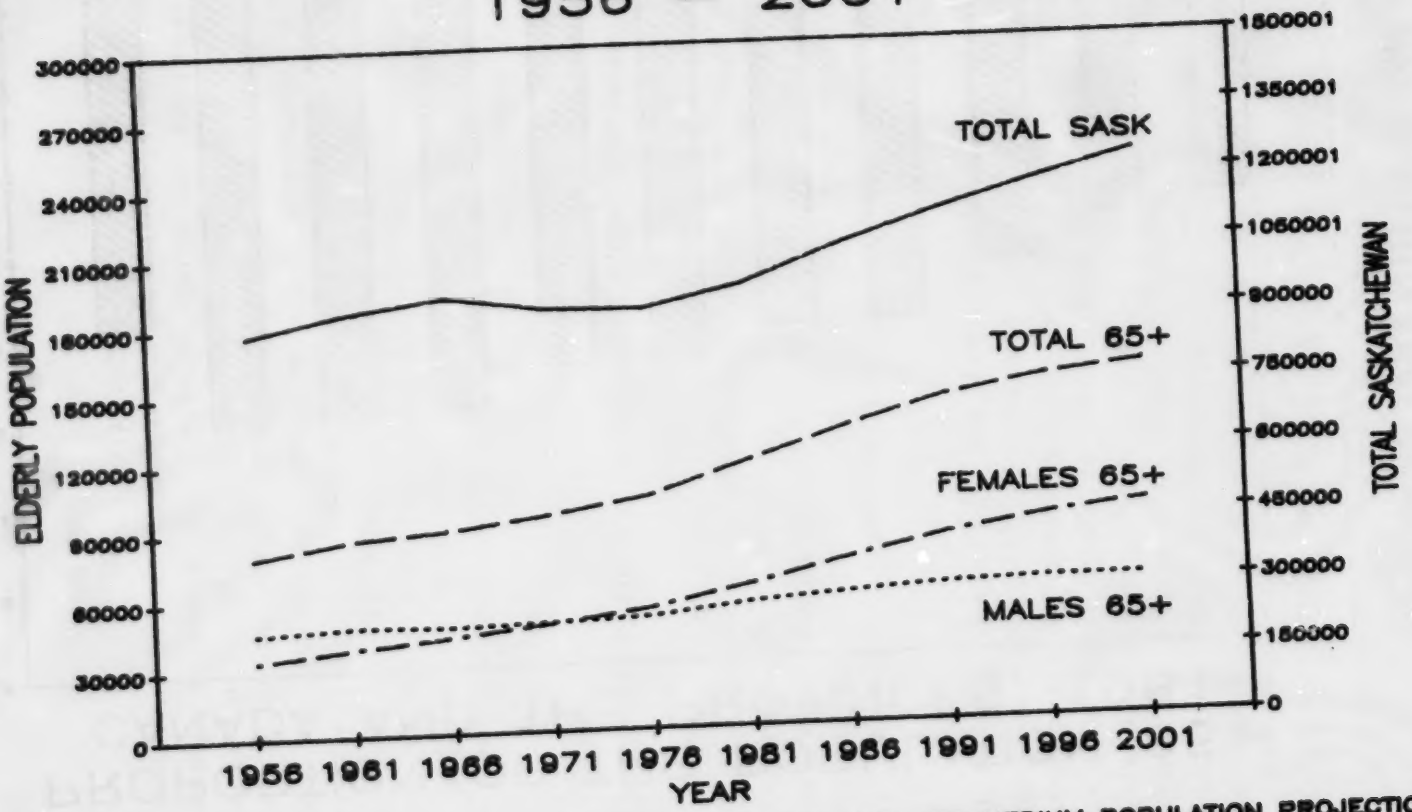
PROPORTION OF THE POPULATION 65+ CANADA AND THE PROVINCES, 1981



SOURCE: STATISTICS CANADA, 1981 CENSUS

FIGURE 2

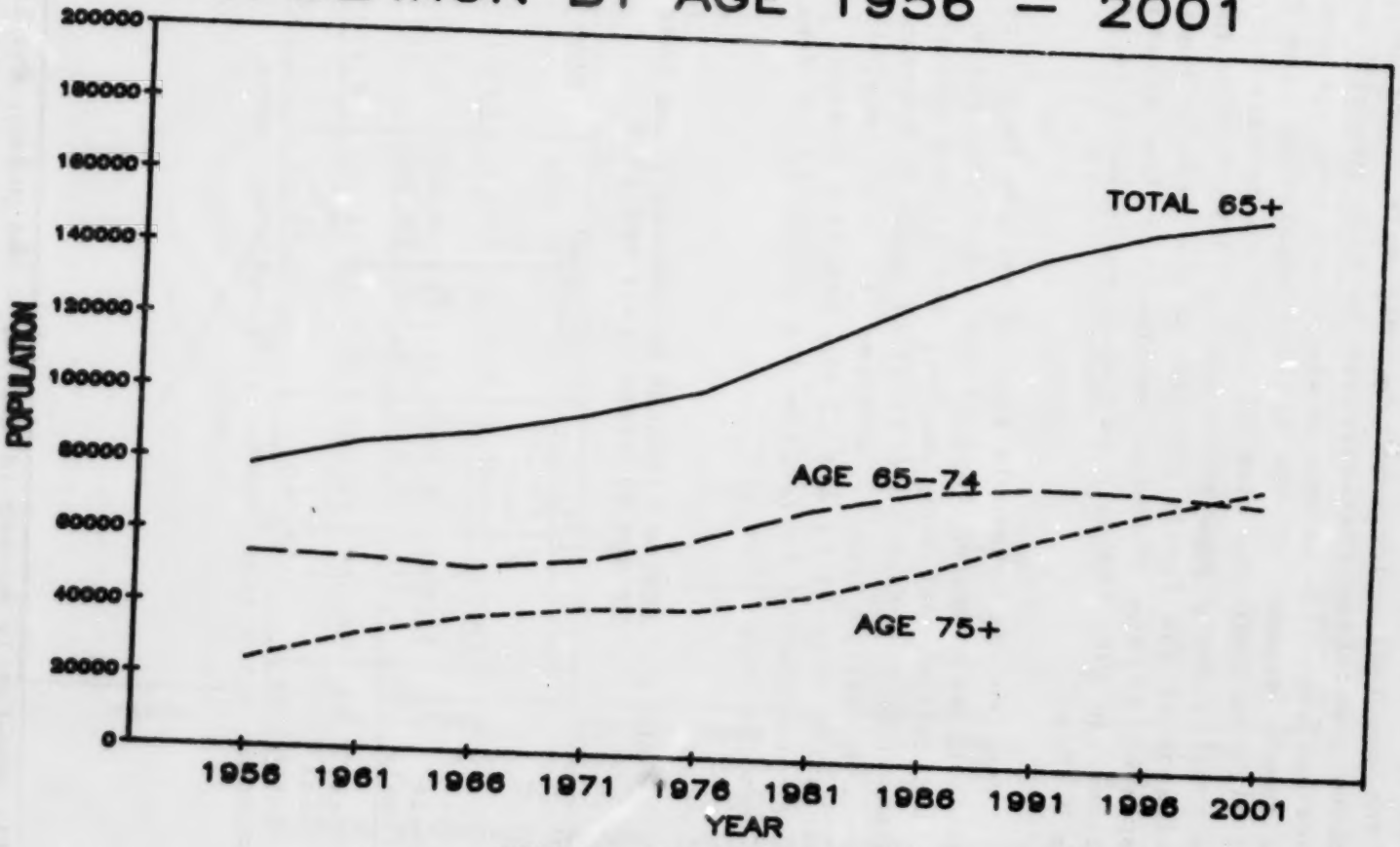
TOTAL SASKATCHEWAN AND ELDERLY POPULATION 1956 – 2001



SOURCE: STATS CAN AND SBS MEDIUM POPULATION PROJECTION

FIGURE 3

SASKATCHEWAN SENIOR CITIZEN POPULATION BY AGE 1956 – 2001



SOURCE: STATS CAN AND SBS MEDIUM POPULATION PROJECTION

The population over age 65 in Saskatchewan increased by 35.8% from 1961 to 1981. In this same period, the remainder of the population increased by only 4.7%. Not only is the seniors population characterized by high overall growth but there has been high growth in the 75 and over age group and in the female segment of the seniors population (see Figures 2 and 3). In 1961 the over 75 age group represented 37.5% of the total elderly population and in 1981 39.7%. The growing dominance of the female portion of the elderly population is displayed in the dramatic reversal of the male to female ratios. In 1961 the male to female ratio was 1.24, in 1981 it was 0.87.

The average household size of seniors is 1.7 persons per household as compared to 2.82 for total households. This is an indication that many seniors are living alone. This is enhanced by the fact that 33.3% of seniors households are of the non-family type(1) whereas in the remainder of the population only 21.1% are of the non-family type. Also, the senior non-family households are dominated by female headed households (see Table 1).

TABLE 1: SENIOR CITIZENS HOUSEHOLDS (HEAD AGED 65+) BY SEX BY TYPE: 1971 and 1981

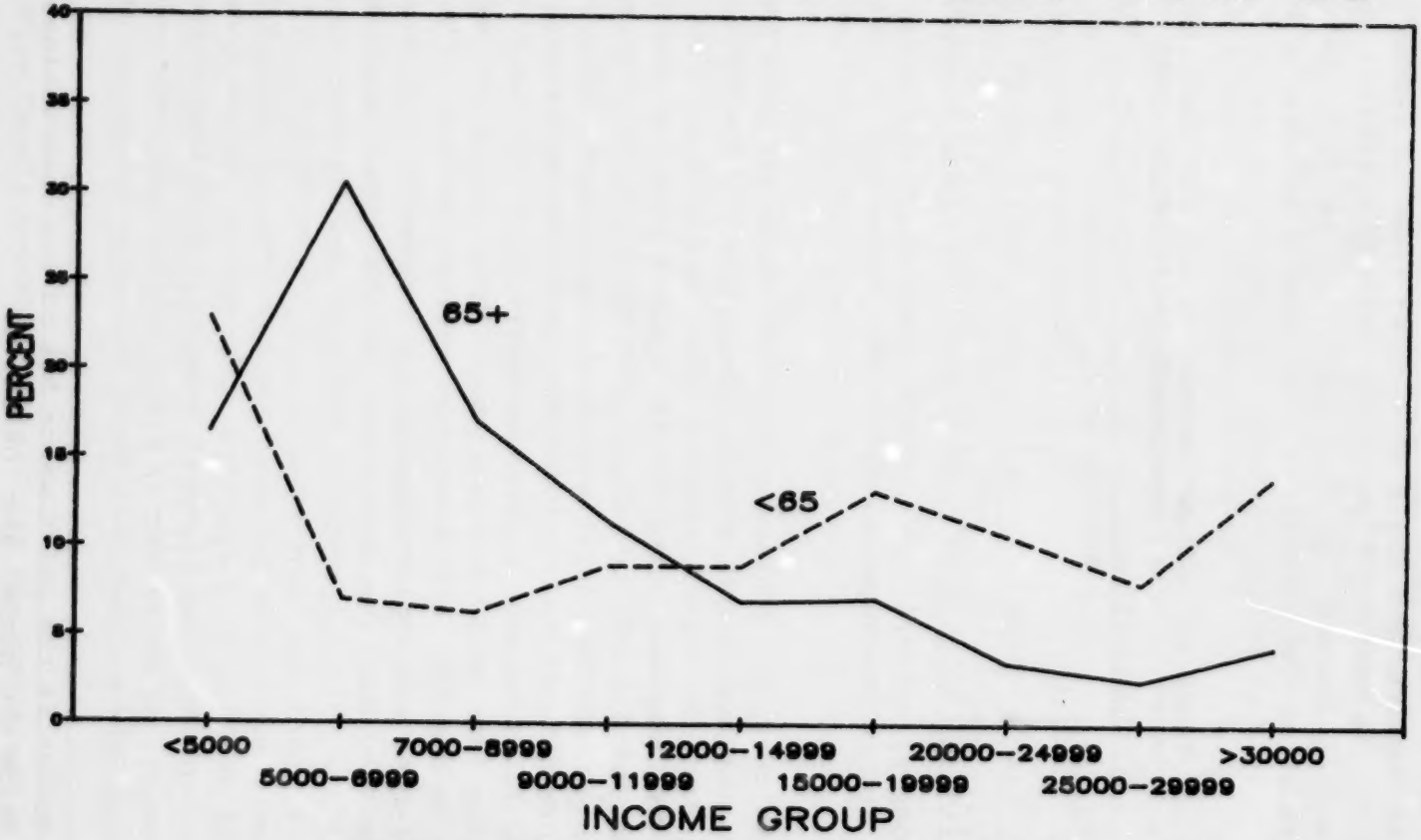
	1971		1981		Change 1971-81	
	Family	Single Non-Family	Family	Single Non-Family	Family	Single Non-Family
Male	31,530	8,290	35,745	9,815	4,215	1,525
Female	3,325	15,910	3,580	24,560	255	8,650
Total	34,855	24,200	39,325	34,325	4,470	10,175
Total Households	59,060		73,700		14,640	

SOURCE: Statistics Canada, 1971 and 1981 Census

(1) Non-Family household refers to one person who lives alone in a private dwelling or to a group of persons who occupy a private dwelling and are not in a husband-wife relationship.

FIGURE 4

PERCENTAGE DISTRIBUTION BY INCOMES INDIVIDUALS AGE 65+ AND LESS THAN 65



SOURCE: STATISTICS CANADA, 1982 PRELIMINARY INCOME DATA (CAT. 13–207)

Incomes

Becoming a senior citizen generally means the attainment of age 65, retirement and a subsequent reduction in income. In 1981, statistics indicate, that 22% of the males and 4.7% of the females were still working at least part-time after age 65. The reduction of income is further witnessed by the low median(1) incomes of the elderly as compared to the remainder of the population (see Table 2 and Figure 4).

TABLE 2: MEDIAN INCOMES BY AGE FOR FAMILIES AND UNATTACHED INDIVIDUALS, 1981

AGE						
<24	25-34	35-44	45-54	55-64	65-69	70+
$14,781	$25,694	$29,974	$33,567	$24,196	$13,320	$10,066

SOURCE: Statistics Canada, Income Distribution by Size Catalogue 13-207, 1981, Table 43.

Within the seniors population there are major divisions and sub-groups which can be identified. Incomes tend to be less for the older seniors (70+ age group) than for the younger seniors. The 65-69 aged population has a median income of $13,230 compared to $10,066 for the over 70 aged group. Another distinct division occurs between single seniors (unattached individuals) and couples (families). In 1981, 61.2% of the unattached individuals 65+ were below the poverty line of $7,640 per year. Only 13.9% of families 65+ were below the low income cutoff of $10,073. The female portion of the seniors population represents the lowest income segment within the group and in the total population (see Table 3). Old Age Security and Guaranteed Income Supplement

(1) Median is the point where 50% of the observations are below the number and 50% above.

TABLE 3: SENIORS MEDIAN INCOME BY SEX AND AGE GROUP, 1981

	SEX	
Age	Male	Female
65-69	$16,158	$ 8,075
70+	11,903	6,786

SOURCE: Statistics Canada, Income Distribution By Size, Catalogue 13-207, 1981, Table 45.

(OAS-GIS) data indicate that females make up 58.7% of the GIS beneficiaries which means that they have incomes less than $9,280 a year. In addition, 39.8% (23,378 individuals) of GIS beneficaries are single females.

In summary seniors in general have low incomes with the median incomes being very close to the poverty line. The income data clearly defines female and especially single female seniors as having extremely low incomes within the group as well as within the total population.

Other Housing Characteristics

The propensity to own a home among the elderly is very high. In 1981, 77.3% (56,870 households) of the seniors households owned their own homes. In the remainder of the households the propensity to own was 71.6%. The proportion of seniors who own their homes decreases as the population size of a centre increases. The ownership rate in Regina and Saskatoon is 62.8% and 64.1% respectively. Therefore, with a higher rate for the total province it can be that the assumed other smaller centres have higher ownership rates than the provincial rate. Ownership is also shown to decrease with decreasing income levels(1).

A large percentage of the seniors who own their homes have no mortgages, as most seniors have had sufficient time in the ownership market to payback a mortgage. Only about 8% of seniors home owners have mortgages compared to 39.9% for those owners less than age 65(2). Also, owners major payments toward home operating costs and gross rent decline with age of

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(1) Statistics Canada Household Facilities by Income and Other Characteristics, Cat. 13-567, 1982, Table 3.5.

(2) Ibid... Table 3.3 to 3.4.

household head (see Table 4). Even though the payments are low for the 65+ age group, the proportion of income spent on rent and major payments toward home operating costs is only slightly less than for the 45-64 age group.

TABLE 4: AVERAGE GROSS RENT AND OWNER'S MAJOR PAYMENTS MONTHLY CHANGES, 1981

Age of Household	Average Gross Rent	Average Owner's Major Payments	Average Household Income
TOTAL	267	301	22,637
15-24	281	423	16,231
25-44	298	457	25,415
45-64	251	251	27,369
65+	196	130	14,448

SOURCE: Statistics Canada, Private Households By Age, Groups of Household Maintenance Showing Selected Dwelling and Household Characteristics, CTH81B25, 1981, p. B-3.

Seniors disproportionately own the older dwelling stock; the majority reside in houses older than 25 years.

Housing Demand

The demand for housing generated by the seniors population is generally for the same type of dwelling unit as is generated by the younger newly formed households. The major portion of the new demand is for multiple dwellings. In the case of seniors it may be for owner occupied as well as rental multiple units. The charteristic of the demand from the Seniors population is an abrupt reversal of the demand progression from rental to ownership which occurs starting from the newly formed young households through the "working-family" years. In essence the demand has come full cycle. Even through the major portion of the new demand generated by seniors is for multiple dwellings there is a lesser demand generated for ownership by seniors who change locations or from younger seniors who wish to improve their present quality of dwelling. Also, seniors generate a unique type of demand. This is for special care homes. The reason lies in the aging process and the deterioration of health status. Approximately 10% of the elderly in the community have needs which require care facilities.

The reasons for the type of demand from seniors are related to a decline in income, loss of a spouse, and deteriorating health or physical stamina which in turn affects the ability to maintain a single detached type of dwelling. The housing demand from seniors for various types of dwellings in various locations is generally governed by the characteristics of income, ageing and health status, and demographic changes.

Present Demand

The seniors population has grown substantially over the past couple of decades (see Figure 1 - previous section). This large increase is responsible for the present heavy housing demands from seniors. The largest increase in Seniors since 1971 has been in large urban centres and the large towns while there has been a decrease in the rural farm seniors population (see Table 5). The small towns and villages have seen a growth in the elderly but it is weaker than in the larger urban centers.

The two larger groups within the elderly population which are a driving force of seniors housing demand for multiple type dwellings are the elderly over age 75 and single females over age 65. The over 75 age group represents a demand because of the precarious health status and declining physical stamina of this group. The single female population tend to opt for this type of accommodation as they are associated with a loss of a spouse, loneliness, loss of security, and the possible lack of knowledge and physical ability to maintain a single family dwelling. These two groups have shown a dramatic increase in the past 10 years (see Figure 2 and 3). The bulk of the increase in the 75+ age group has been in urban areas which results in a strong demand in these centres. The single female households have increased by 8,650 from 1971 to 1981 or an average of 865 households per year. Single female households have accounted for the majority of the increase in the seniors households (see Table 1).

The previous section indicates that the lowest income earners in the elderly population are single females and the over 70 age group. It was also shown that these groups have the strongest growth patterns. This enhances the heavy demand

TABLE 5: DISTRIBUTION OF THE ELDERLY POPULATION BY SIZE (POPULATION) OF COMMUNITY, 1971 and 1981

	1971		1981		Percent Change 1971-81	Absolute Change 1971-81
	Number	% of Total	Number	% of Total		
Total	94,800	100.0	116,170	100.0	22.54	21,370
Urban	53,230	56.1	70,510	60.7	32.46	17,280
Regina and Saskatoon	22,720	24.0	29,650	25.5	30.50	6,930
Other Cities (5,000-99,999)	15,915	16.8	21,840	18.8	37.23	5,925
Large Towns (1,000-4,999)	14,550	15.3	19,015	16.4	30.69	4,465
Rural	41,590	43.9	45,650	39.3	9.76	4,060
Small Towns and Vilages (less than 1,000)	29,310	30.9	36,015	31.0	22.88	6,705
Farm	12,270	12.9	9,655	8.3	-21.31	-2,615

SOURCE: Statistics Canada, 1971 and 1981 Census

for housing that has been displayed by seniors in the past decade. Concomitant to this, the single senior on a low income faces the greatest problem in being able to afford shelter costs. A single senior citizen on full OAS-GIS who owns or rents must expend approximately 41 and 64%, respectively, of his or her income on shelter (see Figures 5 and 6). An acceptable income(1) required to be able to afford minimum market rents is above the income level of many senior citizens (see Table 6). Approximately 45% of the elderly households would have to spend more than 30% of gross income on minimum rents charged. This sets the stage for a demand for assistance in coping with rental charges. One can observe that required gross income for rents in rural areas is less, however, this is balanced by the lack of available units.

One of the main problems of affordability is the inability of seniors to unlock the equity they have in their homes. There are approximately 52,000 senior householders who own their homes with clear title. Presently, the average Saskatchewan house price is $57,143(2). This average may be slightly less for seniors as a greater percentage of them live in older dwellings than the population as a whole. There is no satisfactory vehicle or incentive at the present time to allow seniors to utilize this equity to supplement their income.

The large and growing numbers of single senior citizens households, be they owners or renters, creates a considerable potential demand for multiple type dwellings. The numbers of elderly households that form the demand group for multiple dwellings can be established by using the numbers of elderly households in 1981, the data for low income earners, tenure and household type. If one does not consider current renters in this category, there are approximately 12,000 non-family

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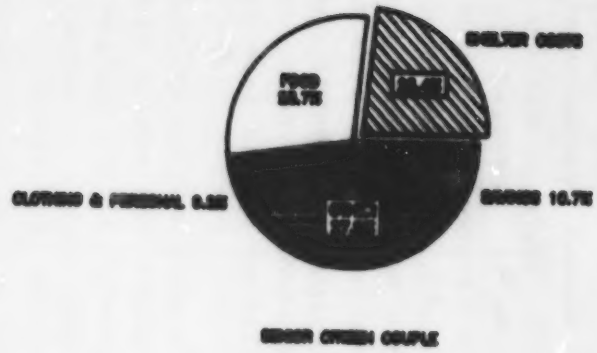
(1) A recognized standard guideline is to use a 30% gross rent service. This means that rents should not exceed 30% of gross income.

(2) Statistics Canada, 1981 Census User Summary Tape, Occupied Private Dwellings by Age and Value, Tape Number SDW81B10.

FIGURE 5

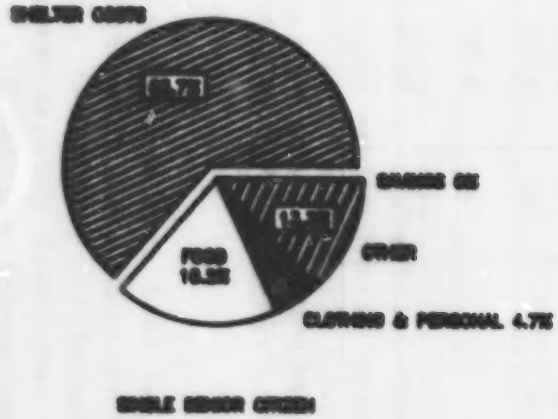
SHELTER AFFORDABILITY
URBAN SENIOR CITIZEN HOME OWNERS
YEARLY EXPENDITURES



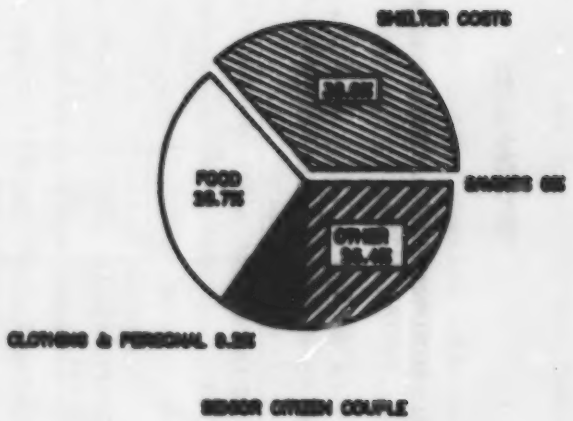
NOTE: ASSUMES NO MORTGAGE AND INCOME FROM FULL OAS-GIS-SIP.

FIGURE 6

SHELTER AFFORDABILITY
SENIOR CITIZEN RENTER
YEARLY EXPENDITURES



SINGLE SENIOR CITIZEN



SENIOR CITIZEN COUPLE

NOTE: INCOME FROM FULL OAS-GIS-SP.

AFFORDABILITY

TABLE 6: MINIMUM ANNUAL INCOMES REQUIRED TO AFFORD RENTAL RATES

Assuming that a rent of 30% of gross income the minimum incomes required in order to secure shelter would be:

	One Bedroom (Singles)		Two Bedroom (Couples)	
	Rent	Income Required	Rent	Income Required
Saskatoon minimum (1)	237	9,480	250	10,000
maximum	331	13,240	402	16,080
North Battleford minimum	185	7,400	280	11,200
maximum	336	13,440	392	15,680
Estevan minimum	215	8,600	250	10,000
maximum	400	16,000	450	18,000
1,000 - 5,000 (2)	230	9,200	290	11,600
500 - 1,000	220	8,800	235	9,400
Less than 500 (2)	125	5,000	150	6,000

(1) Rent controlled units.
(2) Average rents in centers of that particular population size.

owner households and 3,100 family owner households who form the pool of potential renters who may need assistance.(1) Added to this number are seniors in better income positions who would seek multiple type dwelling units for reasons other than affordability problems. This group probably forms a potential demand equal to the size of the lower income households.

Some of the total potential demand created by affordability problems has been met through the supply of government subsidized low rental units. However, there is a sizeable group remaining that would require substantial assistance. This group of seniors consists of approximately 15,100 owner households and 2,500 renter households.(2) Approximately 22% (16,000 households) of seniors households in Saskatchewan have annual incomes between $10,000 and $15,000.(3) This segment of the elderly population would probably require moderate assistance in the rental market. Irrespective of affordability problems, there is a sizeable group of seniors who may seek multiple type dwellings because of health status. It has been estimated that 27% of the households contain at least one member classed as "frail".(4) This adds even more households to the potential demand group.

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(1) This has been estimated by using the following data: 1981 households = 73,705, 46.6% non-family households and 53.4% family household, 61.2% of non-family households are below the poverty line and 13.9% of family households below the poverty line and a ownership - rental rate of 57 and 43% of low income earners.

(2) Approximately 57% of renters earn less than $9,000 annually (Source: Statistics Canada, Catalogue 13-567, Table 3.5). Substracting the number of households in Public Housing from renters earning less than $9,000 annually leaves approximately 2,500 low income households not in subsidized units.

(3) Statistics Canada, Income Distributions by Size, 1981, Catalogue 13-207, Table 43.

(4) Robertson D., 1982, Saskatchewan Health Status Survey of the Elderly Report II: The Elderly in the Community.

The potential demand from seniors for multiple type dwellings is substantial. The effective demand is probably lower and difficult to gauge because behavioural aspects enter the picture when this is analysed. There is no effective way of considering these behavioural aspects. Seniors have strong emotional attachments to their homes and their local community. Even though their income and health is inadequate, many will not seek alternative shelter. Also, seniors are reluctant to sell their homes and use the money to seek alternative shelter because most desire to have an inheritance for their children and one way is through this equity in their homes.

It has been shown that there is a substantial demand group which may seek alternative shelter for reasons of lack of income, health status and behavioral factors. One must remember that senior's housing preferences are for owned single family dwellings. Many of those that seek alternative shelter face affordability problems and need some form of assistance. However there would be a wide range to the amount of assistance required to meet all demands.

Future Demand

The future demand will depend on demographic shifts and the changes that will occur in income distributions.

Saskatchewan's elderly population is projected to rise steadily over the next 20 years at an annual rate of 1.44% (see Figure 3). A major, dramatic increase is expected by 2010 when the "baby boomers" enter the over 65 age group. Projections show that there will be an increase of approximately 23,500 to 38,500 individuals aged 65 and over between 1981 and 2001.(1) The most significant changes that will affect housing demand will be the continued aging of the elderly population and the growth of the single female population. Between 1981 and 2001 the 75+ population could increase by 33,500 persons (see Figure 2).(2) The

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(1) Saskatchewan Bureau of Statistics, Medium Population Projection, 1979 and CMHC Population and Household Projections.

(2) Saskatchewan Bureau of Statistics, Medium Population Projection, 1979.

numbers of "frail elderly" or 75+ individuals in the seniors population will have surpassed the numbers of young elderly by the year 2001. (see Table 7). There will be a large increase in non-family households most of whom will probably be low income single females. CMHC projects an increase of 12,988 non-family households between 1981 and 2001 (see Table 8). The projected growth of the 75+ population will be much greater in the next ten years than in the previous decade. However, the growth in numbers of the non-family households is projected to be slightly less in the next ten years as compared to the previous ten years.

The patterns of growth of the elderly in the urban and rural areas in the past decade can be expected to continue (see Figure 7). The growth of the pre-elderly age group (55-64) in the urban areas indicates that the elderly population in urban areas, particularly larger towns and cities, will continue to increase at a very high growth rate whereas the rural areas (smaller towns and villages) will witness no increase in the elderly population (see Table 9). However, some rural communities which are important sub-regional trade centres may see a slight increase in their elderly population. There could be, in the near future, a change in the present geographical patterns of growth in the seniors population due to present changes in the pre-elderly population. For example, the southwest portion of the province has shown a very slight increase in the seniors population in the past ten years, however, the southwest is one of the few areas to see an increase in the pre-elderly population. This would indicate a possible increase in the elderly population growth rate in the next decade. The opposite is true for the northeast portion of the province (see Tables 10 and 11 and Figure 8). The possible result in the northeast portion of the province would be a dramatic decline in the demand for seniors housing.

The other major factor affecting future demand is income distribution. There are some indications that the income distribution of the elderly will remain essentially the same with a slight possibility of some improvement in income levels in the future. The percentage of the labour force which contributes to private pension plans has steadily increased since 1970.(1) The effects of this growth will have

(1) Statistics Canada, Pension Plans in Canada, 1980, Labour Divison, Pensions Section, Minister of Supply and Services, 1982, page 1.

TABLE 7: RATIO 75+ POPULATION TO 65 - 74 POPULATION

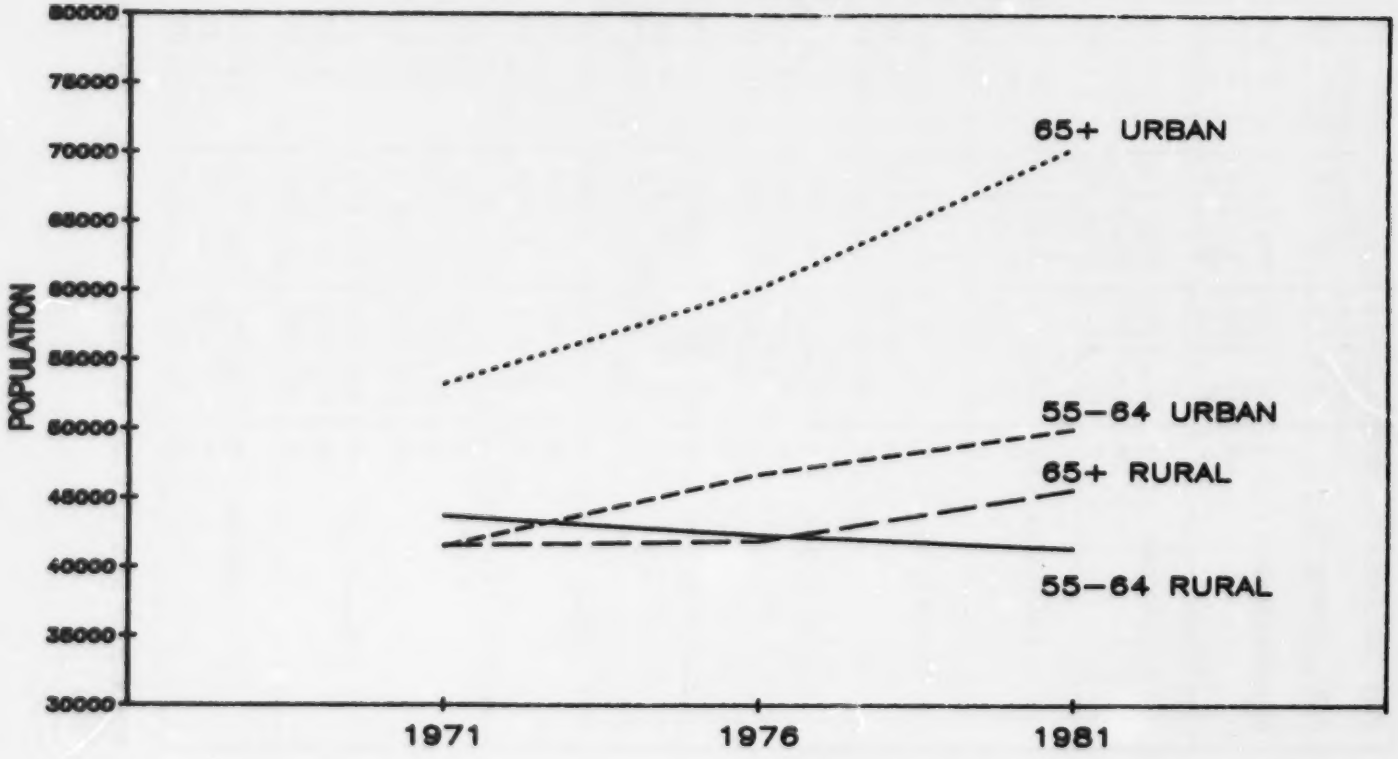
Year	Saskatchewan Bureau of Statistics	CMHC
1981	1981 Census - Actual .657	
1986	.709	.741
1991	.816	.835
1996	.929	.929
2001	1.060	1.045

TABLE 8: CMHC, HOUSING REQUIREMENTS 1976-2001
Household Projections

Year	Total Senior Households	Senior Citizens			Total Saskatchewan Households
		Family Households		Non-Family Households	
1981	76,641	41,581	54.25	30,062	398,516
1986	85,182	43,893	51.52	41,289	260,168
1991	90,551	45,412	50.15	45,138	382,476
1996	92,471	45,446	49.15	47,025	398,397
2001	91,723	44,359	48.36	37,363	411,896

FIGURE 7

ELDERLY AND PRE-ELDERLY POPULATION URBAN AND RURAL DISTRIBUTION 1971, 1976 and 1981



SOURCE: STATISTICS CANADA, CENSUS DATA

TABLE 9: PRE-ELDERLY POPULATION IN SASKATCHEWAN URBAN-RURAL DISTRIBUTION, 1971 and 1981

Size Category		1971 65-74	1981 65-74	Percent Change 1971-81	Absolute Change 1971-81
Saskatchewan	T	85,200	91,435	7.32	6,235
	M	43,385	44,900	3.49	1,515
	F	41,815	46,535	11.29	4,720
Urban	T	41,505	50,045	20.58	8,540
	M	19,050	22,910	20.26	3,860
	F	22,455	27,135	20.84	4,680
100,000+	T	19,975	25,235	26.33	5,260
	M	9,055	11,705	29.27	2,650
	F	10,920	13,530	23.90	2,610
10,000-99,999	T	9,690	11,245	16.05	1,555
	M	4,545	5,115	12.54	570
	F	5,145	6,130	19.14	985
5,000-9,999	T	2,615	3,295	26.00	680
	M	1,225	1,500	22.45	275
	F	1,390	1,795	29.14	405
2,500-4,999	T	3,750	3,890	3.73	140
	M	1,730	1,740	0.58	10
	F	2,020	2,150	6.44	130
1,000-2,499	T	5,475	6,390	16.71	915
	M	2,490	2,850	14.46	360
	F	2,985	3,540	18.59	555
Rural	T	43,695	41,390	-5.28	-2,305
	M	24,335	21,990	-9.64	-2,345
	F	19,360	19,400	0.21	40
Non-Farm	T	20,520	21,650	5.51	1,130
	M	10,030	10,155	1.25	125
	F	10,490	11,495	9.58	1,005
Farm	T	23,180	19,730	-14.88	-3,450
	M	14,305	11,830	-17.30	-2,475
	F	8,875	7,900	-10.99	- 975

SOURCE: Statistics Canada, 1971 and 1981 Census

TABLE 10: PRE-ELDERLY POPULATION BY AREA OF THE PROVINCE, 1971-1981

Census Division	1971 55-64	1981 55-64	Percent Change 1971-81	Absolute Change 1971-81
2	3,330	2,970	-10.81	-360
1	3,660	3,415	- 6.69	-245
10	3,205	3,035	- 5.30	-170
18	1,140	1,090	- 4.39	- 50
15	7,530	7,200	- 4.38	-330
16	3,985	3,880	- 2.63	-105
5	4,715	4,605	- 2.33	-110
9	5,610	5,515	- 1.69	- 95
12	2,580	2,565	- 0.58	- 15
14	4,935	4,945	0.20	10
13	2,685	2,780	3.54	95
17	2,625	2,775	5.71	150
3	2,325	2,475	6.45	150
7	5,285	5,755	8.89	470
4	1,530	1,700	11.11	170
8	3,475	3,945	13.53	470
6	14,645	17,485	19.39	2,840
11	11,930	15,310	28.33	3,380
TOTAL	85,190	91,445	7.34	6,255

SOURCE: Statistics Canada, 1971 and 1981 Census

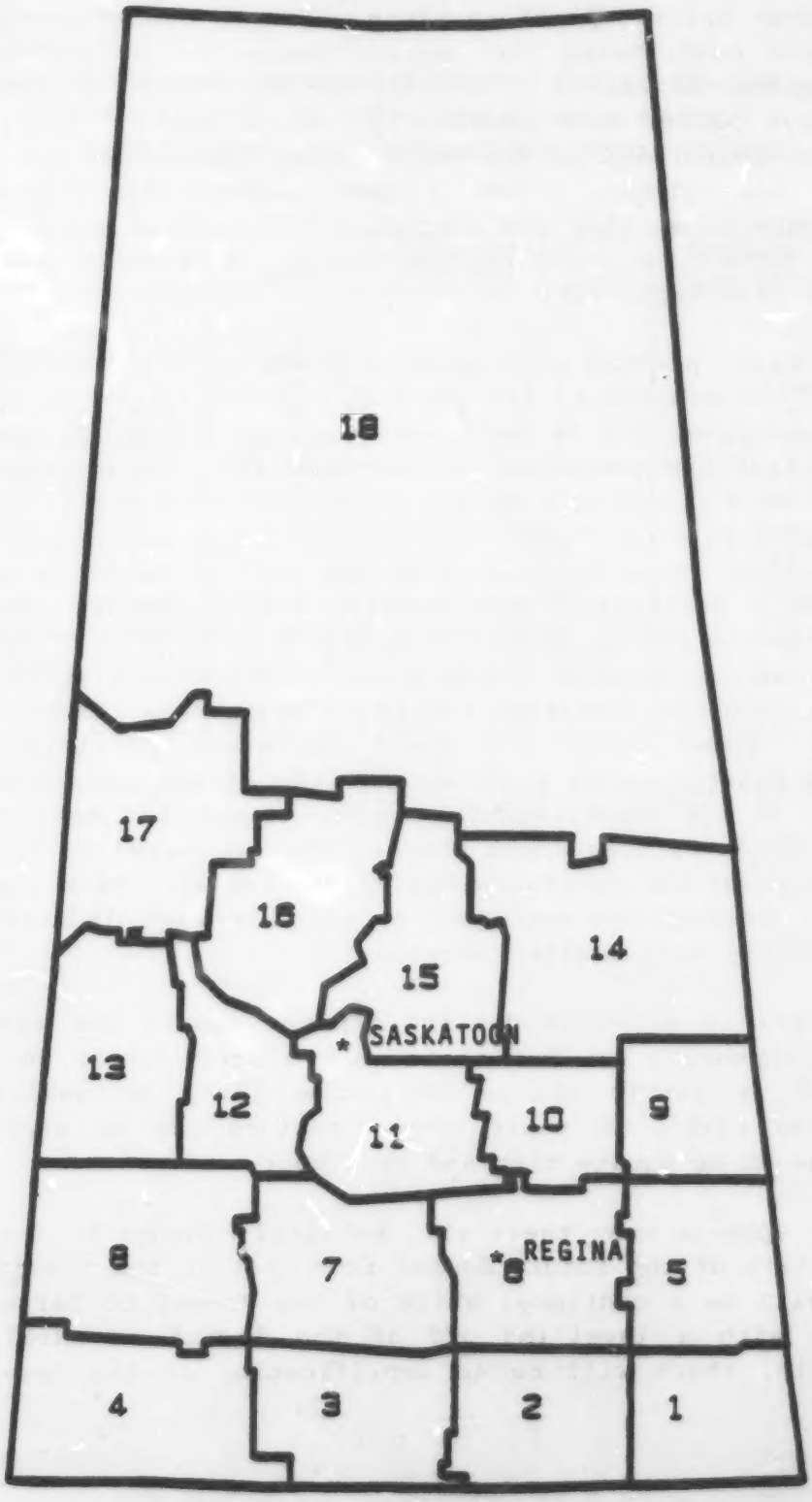
TABLE 11: SENIORS POPULATION BY AREAS OF THE PROVINCE, 1971-1981

Census Division	1971 65+	1981 65+	Percent Change 1971-81	Absolute Change 1971-81
3	2,930	2,860	-2.39	-70
18	875	910	4.00	35
4	1,830	1,970	7.65	140
13	2,955	3,240	9.64	285
7	6,440	7,395	14.83	955
2	3,585	4,175	16.46	590
5	5,740	6,685	16.46	945
8	3,890	4,555	17.10	665
16	4,685	5,515	17.72	830
12	2,640	3,130	18.56	490
14	5,790	6,945	19.95	1,155
1	3,835	4,615	20.34	780
10	3,345	4,115	23.02	770
17	2,930	3,690	25.94	760
6	15,320	19,820	29.37	4,500
15	7,405	9,940	34.23	2,535
11	13,880	18,685	34.62	4,805
9	5,820	7,930	36.25	2,110
TOTAL	93,895	116,175	23.73	22,280

SOURCE: Statistics Canada, 1971 and 1981 Census

FIGURE 8

PROVINCIAL CENSUS DIVISIONS



minimal effect until after the year 2000. Those who will reach age 65 in the next 20 years and who were in the work force when private pensions plans began to become popular will not have contributed for enough years to be effective in raising income levels. Registered Retirement Savings Plans also have become more popular in recent years. However, the greatest proportion of the RRSPs have been taken out by high income individuals. Low income earners are unlikely to contribute to an RRSP and therefore RRSPs would appear to have little effect on reducing the number of elderly low income earners (see Table 12).

A major problem with pension plans is the lack of indexing and the erosion of the pension in real dollar terms. As a pensioner ages, his or her pension loses its purchasing power and in fact the pensioner slides down the income distribution array. This combined with the rapid growth of the 75 age group could mean an even greater proportion of low income seniors. A second major problem with pensions is the lack of adequate survivor's benefits. The growing senior female population which depends mainly on a male spouse's pension or OAS-GIS will ensure the continuance of the present proportions of low income elderly into the immediate future. The growing number of women in the labour force and their increased participation in private pension plans will have little effect on reducing the numbers of low income single female seniors for many years to come. There is some doubt whether the increased participation in employment and pension plans by females will have any effect as most females are employed in the low wage industries and consequently have smaller pensions.

There is no major decline expected among the elderly in their propensity to own their own single family dwellings. With no or little change in income level or vehicles for unlocking equity in their homes, seniors can be expected to continue to be equity rich and cash poor.

It appears that there will be little change in the essential nature of the future demand from that at the present time. There will be a continual shift of the demand to larger urban centres with a levelling off of the demand in rural areas. Basically, there will be an amplification of the demand from

TABLE 12: NUMBER AND PROPORTION OF TAX FILERS IN CANADA CONTRIBUTING TO RRSPs AND AVERAGE ANNUAL CONTRIBUTIONS BY CONTRIBUTORS ANNUAL INCOME, 1979

Income	Number	Proportion of Tax Filers	Average Contributions
Less than $6,000	29,114	0.6	456
$ 6,000-$ 7,999	41,092	3.3	742
8,000- 9,999	69,412	5.8	863
10,000- 11,999	98,928	8.7	951
12,000- 13,999	118,092	11.7	1,053
14,000- 15,999	127,813	14.7	1,218
16,000- 17,999	137,555	17.0	1,354
18,000- 19,000	143,003	20.8	1,440
20,000- 24,999	322,965	26.7	1,672
25,000- 29,999	227,624	36.0	1,986
30,000- 34,999	145,480	46.2	2,282
35,000- 39,999	83,650	52.4	2,594
40,000 and over	181,231	59.2	3,752
Total	1,725,959	11.8	1,791

Source: Statistics Canada Pension Plans in Canada, 1980, Labour Division, 1982, Text Table XXVIII.

the present needy segments of the elderly population. The expansion of the older elderly or "at risk" population will place heavier demand on special care units and the continued growth of the single female households will keep the demand steady for some form of government subsidization of shelter costs.

Conclusions

The senior citizen group which forms the housing demand group is diverse. The demand comes from two segments, those that can not afford to maintain their own dwelling because of a lack of income; and those who can not physically maintain a single family dwelling. The second segment of the demand group will transcend income catagories and vary in their ability to afford a change in dwelling type. The main type of demand generated from senior citizens is for multiple dwelling units. The bulk of this demand will be mainly for rental units mainly with low or subsidized rents, with some demand for ownership units from those who can afford and desire this option. Multiple dwelling units offer reduced maintenance costs to the occupant or, in the case of subsidized units, lower overall shelter costs and a maintance free environment for the frail elderly.

The potential demand group is substantial. However, the effective demand will be considerably less because of the elderly person's desire to remain in their own home. The demand for subsidized rental units should remain steady in light of the continued low income levels of seniors. It appears that future demand will be strongest in larger urban centers. A reduction in demand for multiple units and special care homes could possibly come about with the advent of a means to unlock owners' equity, greater subsidization of shelter costs for some home owners and with the greater provision of various household services to the frail elderly in their own homes.

APPENDIX C

SENIOR CITIZEN HOUSING CONDITIONS

IN

SASKATCHEWAN

SENIOR CITIZEN HOUSING CONDITIONS IN SASKATCHEWAN

The welfare of Senior Citizens in Saskatchewan is dependent to a large extent upon the adequacy or condition of the housing stock they inhabit. At present, the housing profile for the average Senior Citizen in Saskatchewan is that of an owner-occupied, single, detached dwelling with five rooms requiring no major repairs and costing approximately $130 per month. Although detailed information on age of dwelling is not presently available, it can be safely assumed that the dwelling is old, likely pre 1960. This appendix will, where possible, examine the pre-senior age group as a method of indicating how these conditions might change in the future.

While in Canada as a whole it is true that the proportion of seniors owning their own home has fallen drastically in the past two decades, such is not the case in Saskatchewan.

TABLE I
DWELLING OWNERSHIP BY AGE OF HOUSEHOLD HEAD
FOR SASKATCHEWAN HOUSEHOLDS

	(1) 1981		(2) 1971	
AGE	NUMBER	% of TOTAL	NUMBER	% of TOTAL
65+	56,870	77.31	48,000	81.27
All Households	242,510	72.89	194,555	72.70
55-64	44,195	86.00	40,055	84.03

SOURCE: (1) 1981 Census Catalogue 92-933, Statistics Canada
(2) 1971 Census Catalogue 93,739, Statistics Canada

Between 1971 and 1981 there was only a 4% reduction in the percentage of Saskatchewan Senior Citizens owning their own homes. This slight decline can be linked more to the increasing age of seniors (and a corresponding decline in their ability to maintain a dwelling) than to an actual change in their shelter preferences. The level of home ownership among pre-seniors during the same period actually increased from 84% to 86%. The present levels of Senior Citizen home ownership will likely continue in the near future given that there has been no discernible change in shelter preferences among either the existing seniors or pre-seniors.

TABLE II

SASKATCHEWAN HOUSEHOLDS - AGE OF HEAD BY DWELLING'S STRUCTURAL TYPE

Age Group	1981 (1)								1971 (2)					
	Single Detached		Single Attached		Apartment		Movable Dwelling		Single Detached		Single Attached		Apartment	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
65+	57,200	77.9	4,230	5.6	10,900	14.8	1,215	1.7	41,585	87.8	1,095	2.3	4,695	9.9
All Households	257,585	77.4	15,070	4.5	45,990	13.9	14,065	4.2	218,135	82.8	10,160	3.9	35,250	13.3
55-64	44,585	68.8	1,170	2.3	4,260	8.2	1,375	2.7	49,175	83.6	1,990	3.4	7,660	13.0

(1) 1981 Census Catalogue 92-933
(2) 1971 Census Catalogue 93-739

Table II provides a breakdown of dwelling structural type by age of household head for seniors and pre-seniors. Comparing this table with Table I makes it very clear that there is a high correlation between ownership (tenure) and single detached dwelling occupancy for Senior Citizens. This is simply an expansion to the conclusions reached previously and it further underscores Senior Citizen shelter preferences.

Actual measurement of the physical condition of housing is extremely difficult. However, the 1981 Canadian Census did ask households a question on dwelling condition with three possible responses; only regular maintenance required, minor repairs required, major repairs required. Complete tabulation of the question's results versus age of household head is at present unavailable, but a breakdown of housing requiring major repairs only by age of household head has been tabulated.

TABLE III
AGE OF HOUSEHOLD HEAD BY NEED FOR MAJOR DWELLING REPAIRS FOR SASKATCHEWAN

Age Group	Major Repairs Required % of Total
65+	7.6
Total Saskatchewan	7.7
55-64	8.5

SOURCE: 1981 Census Catalogue 92-933, Statistics Canada

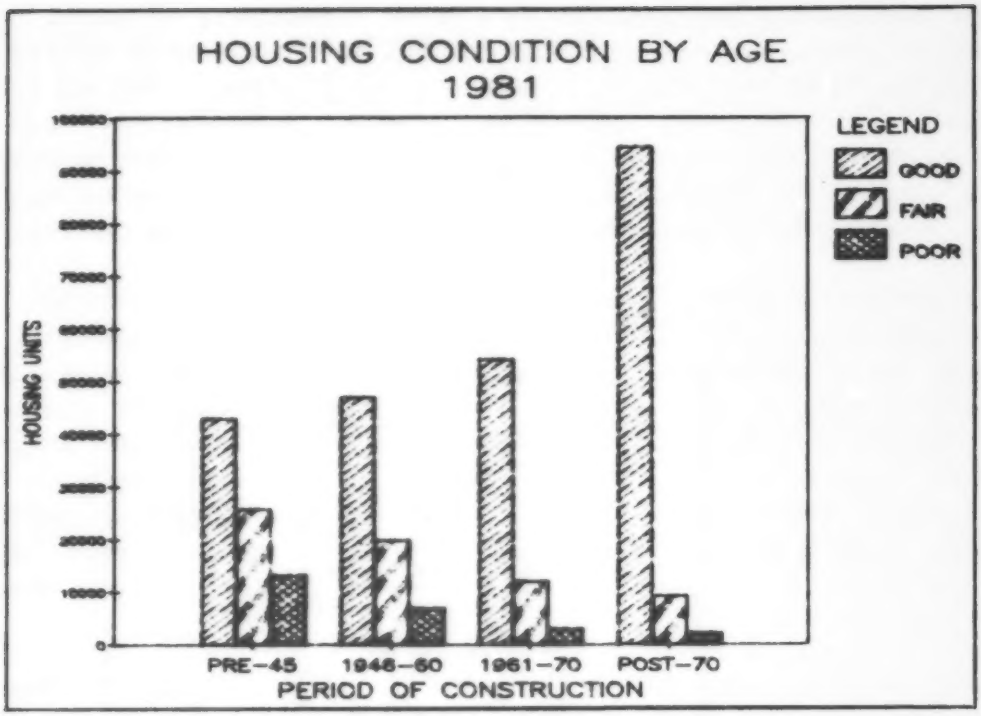
Table III strongly indicates that dwellings inhabited by Senior Citizens do not suffer from major physical deterioration, over and above that suffered by the dwelling stock as a whole. This however does not address the question of possible deficiencies in home maintenance and minor repair in Senior Citizen dwellings. A lack of income to purchase maintenance services plus a lack of physical ability or strength to perform routine maintenance tasks should result in a higher incidence of Senior Citizen dwellings requiring minor repairs than for the population as a whole. This assumption will likely be substantiated further as more census data is released.

TABLE IV

HOUSEHOLDS BY AGE BY HOUSEHOLD CHARACTERISTICS: URBAN AND RURAL

Period of Construction	65+				Saskatchewan				Under 65			
	Total	Urban	Rural Non-Farm	Rural Farm	Total	Urban	Rural Non-Farm	Rural Farm	Total	Urban	Rural Non-Farm	Rural Farm
Before 1920	15,560	7,505	5,530	2,530	49,865	19,995	13,145	16,725	34,305	12,490	7,615	14,195
1921-1945	16,855	8,560	5,835	2,455	63,305	30,115	16,000	17,190	46,450	21,555	10,615	14,735
1946-1960	18,805	11,000	5,900	1,905	87,285	52,405	17,855	17,025	68,480	41,405	11,955	15,120
1961-1965	5,005	3,045	1,555	405	35,905	24,020	6,620	5,260	30,900	20,975	5,065	4,855
1966-1971	2,825	1,855	825	145	31,255	22,520	6,235	2,500	28,430	20,665	5,410	2,355

SOURCE: Statistics Canada, 1971 Census.



A key characteristic to examine when considering the condition of existing Senior Citizen dwellings is their age. Table IV illustrates the 1971 breakdown of the age of dwelling for Senior Citizens as compared to the age of dwelling distribution for the province and under 65 age group. Approximately 55% of all Seniors had homes older than 26 years, and they occupied 29% of all dwellings in this age class, a proportion in excess of their general representation in the Saskatchewan household population.

The accompanying graph illustrates the 1981 age distribution of Saskatchewan housing stock by condition of the dwelling. It is very apparent, that in Saskatchewan, dwellings built prior to 1960 make up a majority of the dwellings requiring major or minor repairs. Assuming that in 1981 the Senior Citizen dwelling age distribution is similar to that demonstrated in 1971, roughly 40,000 of their dwellings should be pre-1960. If the percentage of pre-1960 Saskatchewan dwellings in need of major and minor repairs is extrapolated on a representative basis to pre-1960 dwellings inhabited by Seniors, approximately 17,000 of these dwellings

require major or minor repairs. Based on only 55% of Senior Citizen dwellings, Seniors have a roughly equal percentage of homes requiring major or minor repairs when compared to the overall population's dwelling stock. Inclusion of post 1960 dwellings would likely show Senior Citizen dwellings requiring major or minor repairs far in excess of provincial dwelling averages.

At present, age specific dwelling information for Saskatchewan is very limited, however what is available suggests that there has been no radical change from past trends. The general profile first presented should continue to exist for the immediate future and, provided economic conditions permit, the majority of Senior Citizens will continue to live in owned, older, single detached dwellings.

APPENDIX D

DETAILED PROGRAM DESCRIPTIONS

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PROGRAM: **PUBLIC HOUSING: FOR SENIOR CITIZENS AND FAMILIES**

OBJECTIVE:

To provide decent housing for senior citizens, and individuals and families of low income, at rental rates which are geared-to-income.

The public housing program is jointly funded by the Federal, Provincial and Municipal governments, each providing a 75%, 20%, 5% share respectively. This covers all capital costs and operating subsidies for the life of the project.

ELIGIBILITY:

Municipalities make application to Saskatchewan Housing Corporation along with supporting documentation of evidence of need. The application is reviewed by Saskatchwan Housing Corporation which recommends project approval and the number of units to be built to Canada Mortgage and Housing Corporation.

ASSISTANCE:

Once the need and demand is established by the Federal/ Provincial Partnership, a decision is made as to which agency (SHC or CMHC) manages the project construction. This includes land acquisition, the design, tender and supervision of construction. Upon completion, the units are turned over to a local housing authority comprised of local appointees, or a special interest group.

Applications for public housing units are evaluated by local housing authorities according to criteria established by a federal/provincial agreement.

Housing is allocated on the basis of the greatest need, taking into account the following factors: age, number of dependents, existing shelter conditions, and existing shelter costs of applicants.

PROGRAM: **PUBLIC HOUSING: FOR SENIOR CITIZENS AND FAMILIES**

ASSISTANCE CONTINUED:

The local housing authority chooses tenants, sets and collects rents, and maintains the buildings. Rents are established using the public housing rent to income scale which sets rents at 17%-25% of a tenant's income.

FOR FURTHER INFORMATION CONTACT YOUR LOCAL HOUSING AUTHORITY OR THE NEAREST REGIONAL OFFICE AT:

Saskatchewan Housing Corporation
800 Chestemere Plaza
2500 Victoria Avenue
REGINA, Saskatchewan
S4P 3V7 PHONE: 565-4181

Saskatchewan Housing Corporation
Canterbury Towers
224 - 4th Avenue South
SASKATOON, Saskatchewan
S7K 5M5 PHONE: 664-8464

Saskatchewan Housing Corporation
10th Floor, McIntosh Mall
800 Central Avenue
P.O. Box 3003
PRINCE ALBERT, Saskatchewan
S6V 6G1 PHONE: 922-7624

PROGRAM: **NON-PROFIT HOUSING FOR SENIOR CITIZENS (20% GRANT)**

OBJECTIVE:

To assist private non-profit organizations in providing rental accommodation for senior citizens at affordable rates.

ELIGIBILITY:

In order to qualify for the 20% capital grant, the sponsoring agency must:

1. Demonstrate a need for the project;
2. Be a duly constituted non-profit body; and
3. Make an 8% equity contribution.

In addition, the costs of the project must generate rental rates which are affordable to tenants.

ASSISTANCE:

The sponsoring agency must make a contribution of 8% of the project value. SHC then makes a 20% contribution in the form of a capital grant. The balance of the financing (72%) comes from mortgage loans from private lenders.

The sponsoring agency also qualifies for a Federal subsidy from Canada Mortgage and Housing Corporation to reduce the interest charges to 2% on 100% of the capital cost under Section 56.1 of the National Housing Act.

The Non-Profit Society is responsible for administration of the project. This includes maintenance, rent collection, tenant selection and so on.

PROGRAM: **NON-PROFIT HOUSING FOR SENIOR CITIZENS (20% GRANT)**

CONTACT NEAREST REGIONAL OFFICE:

Saskatchewan Housing Corporation
800 Chestemere Plaza
2500 Victoria Avenue
REGINA, Saskatchewan
S4P 3V7 PHONE: 565-4098

Saskatchewan Housing Corporation
Canterbury Towers
224 - 4th Avenue South
SASKATOON, Saskatchewan
S7K 5M5 PHONE: 664-8464

Saskatchewan Housing Corporation
10th Floor, McIntosh Mall
800 Central Avenue
P.O. Box 3003
PRINCE ALBERT, Saskatchewan
S6V 6G1 PHONE: 922-7624

PROGRAM: **NON-PROFIT HOUSING FOR NURSING HOMES, GROUP HOMES FOR THE DISABLED**

OBJECTIVE:

To provide assistance to non-profit groups who wish to assist those persons that require nursing home accommodation or provide accommodation for the handicapped or special needs groups.

ELIGIBILITY:

The Department of Health designates the number and location of nursing home units to be provided while the Department of Social Services administers group homes and homes for the disabled. The Saskatchewan Housing Corporation provides design assistance, tenders the construction and prepares the mortgage instrument for the private lender.

ASSISTANCE:

The Province provides a capital grant of 20% of the project's value. The non-profit sponsoring agency provides 8%. The balance is provided by a private mortgage lender. This funding covers the shelter component of the project only. Operating assistance is provided through grants by the respective departments.

The Federal Government through Canada Mortgage and Housing Corporation will also provide a subsidy to write down the interest rate to 2%.

PROGRAM: **NON-PROFIT HOUSING FOR NURSING HOMES, GROUP HOMES FOR THE DISABLED**

FOR FURTHER DETAILS CONTACT:

A) For Nursing Homes:

Saskatchewan Health
Special Care Homes Division
T.C. Douglas Building
3475 Albert Street
Regina, Saskatchewan
S4S 6X6 Phone: 565-3664

B) For Group Homes:

Social Services
Core Services Branch
110 Ominica Street W.
Moose Jaw, Saskatchewan
S6H 6V2 Phone: 693-5131

PROGRAM: SENIOR CITIZEN HOME REPAIR

OBJECTIVE:

To aid senior citizens to remain independent and stay in their homes by reducing the financial burden of essential repair and ensuring safe living accommodation. The maximum grant available is $1,000.

ELIGIBILITY:

To qualify for the program the applicant must:

1. Be 65 years of age or older;

2. Own and occupy the home to be improved;

3. Have an annual income less than or equal to $16,500. (Please note, there is no differentiation in income levels between single senior citizens or couples);

4. All seniors are eligible regardless of previous grants received prior to August 1, 1984.

ASSISTANCE:

The program is intended to deal with a wide range of essential repairs. Essential repairs are those which:

1. Extend the life of the home;

2. Protect the health or safety of the occupants;

3. Improve the appearance of the home where it applies to one of the above (i.e. to paint siding or laying sidewalks).

The applicant must receive written approval from the Saskatchewan Housing Corporation prior to commencing work.

Emergency repairs to a home such as replacement of a water heater or repair of a furnace may be eligible under the program if the applicant qualifies and meets all the requirements of the program. A home owner may make emergency repairs and payment for repairs and then apply for the grant.

PROGRAM: SENIOR CITIZEN HOME REPAIR

ASSISTANCE CONTINUED:

The grant paid will not exceed the cost incurred in the repairs. Any costs in excess of the amount provided by the grant are the responsibility of the home owner.

Further details and application forms for the program can be obtained by contacting program delivery areas at the numbers given below.

CONTACT NEAREST REGIONAL OFFICE AT:

Saskatchewan Housing Corporation
800 Chestemere Plaza
2500 Victoria Avenue
REGINA, Saskatchewan
S4P 3V7 PHONE: 565-7333

Saskatchewan Housing Corporation
Canterbury Towers
224 - 4th Avenue South
SASKATOON, Saskatchewan
S7K 5M5 PHONE: 664-6292

Saskatchewan Housing Corporation
10th Floor, McIntosh Mall
800 Central Avenue
P.O. Box 3003
PRINCE ALBERT, Saskatchewan
S6V 6G1 PHONE: 922-7621

PROGRAM: RESIDENTIAL REHABILITATION PROGRAM

OBJECTIVE:

The Residential Rehabilitation Program provides provincial government assistance to persons wishing to make essential repairs to their homes.

ELIGIBILITY

To qualify for this program, an applicant must:

1. Have an adjusted family income of $16,500 per year or less.

2. Own and occupy as a principal residence the property to be improved.

3. Be prepared to complete repairs which will bring the dwelling up to standards acceptable to Saskatchewan Housing Corporation and which are valued at a minimum of $1,000.

ASSISTANCE:

The program, which is administered by Saskatchewan Housing Corporation, consists of low interest loans up to $8,000 per dwelling unit.

Residential Rehabilitation loans are intended to cover the costs of materials and labour needed to repair or improve dwellings, especially electrical systems, connection of sewer and water services, insulation and other major home repairs.

Also eligible are essential improvements to the site of the home such as sidewalks and tearing down or removing buildings which are unsafe.

Repairs which are considered to be non-essential such as the construction of garages, driveways or fences will <u>not</u> qualify for assistance.

PROGRAM: RESIDENTIAL REHABILITATION PROGRAM

ASSISTANCE CONTINUED:

Depending on adjusted family income, an amount up to $2,500 may be forgiven on each loan.

Examples of income levels and the percentage of forgiveness at these levels are as follows:

Adjusted Family Income	% of Forgiveness on Eligible Repairs
$ 9,000	60%
10,000	55%
11,000	50%
12,000	45%
13,000	40%
14,000	35%
15,000	30%
16,000	25%

Please Note:
Written Approval must be received from The Saskatchewan Housing Corporation prior to commencing work.

CONTACT NEAREST REGIONAL OFFICE AT:

Saskatchewan Housing Corporation
800 Chestemere Plaza
2500 Victoria Avenue
REGINA, Saskatchewan
S4P 3V7 PHONE: 565-4150

Saskatchewan Housing Corporation
Canterbury Towers
224 - 4th Avenue South
SASKATOON, Saskatchewan
S7K 5M5 PHONE: 664-6292

Saskatchewan Housing Corporation
10th Floor, McIntosh Mall
800 Central Avenue
P.O. Box 3003
PRINCE ALBERT, Saskatchewan
S6V 6G1 PHONE: 922-7621

PROGRAM: RURAL REHABILITATION ASSISTANCE

OBJECTIVE:

To provide low interest loans of up to $10,000 in rural areas for necessary repairs to owner occupied family housing units or rental housing units. Up to $5,000 may be forgiven on loans to families and $3,500 on loans for rental units. The program is federally funded and administered by the Saskatchewan Housing Corporation.

ELIGIBILITY:

To qualify for this program:

1. The unit or units involved must be located in a rural area or community with a population of 2,500 or less.

2. The applicant must own and occupy as a principal residence the property to be improved. In the case of a landlord, there must be a rental agreement with Canada Mortgage and Housing Corporation.

3. The unit must be deficient or substandard in one or more of the following categories: plumbing, heating, electrical, structural (including foundations, roofs, doors, windows, etc.), fire safety in multiple dwellings.

4. The applicant must be prepared to complete repairs which will bring the dwelling up to standards acceptable to Saskatchewan Housing Corporation and CMHC and which are valued at a minimum of $1,000.

To qualify for a forgivable loan, a family's adjusted income must be less than $23,000 per annum. Families with an adjusted family income of more than $23,000 may qualify for a repayable loan at the basic RRAP interest rate.

ASSISTANCE:

Improvements are intended to extend the useful life of the property a minimum of 15 years. Repairs and improvements affecting the thermal efficiency of the dwelling are recommended.

PROGRAM: RURAL REHABILITATION ASSISTANCE

ASSISTANCE CONTINUED:

Improvements aimed solely at modernization are not eligible.

Loans are secured by a promissory note and are granted once in a lifetime.

Stacking of the program with the Senior Citizens Home Repair Program is allowed.

Loan Forgiveness

The amount of forgiveness received depends on both the cost of the repairs and the applicant's income. The maximum amount of forgiveness available is $5,000 per family housing unit or $3,500 per rental unit. Forgiveness is earned at the rate of $1,000 for each year a family continues to occupy the dwelling.

Adjusted Family Income	Maximum Forgiveness
$23,000 or more	No Forgiveness
$20,000	$1,500
$16,000	$3,500
$14,000	$4,500
$13,000	$5,000

Adjusted Family Income

This is the gross income of a wage earner, or average net income of a self-employed person, plus income of a spouse, less $300 per dependent child and earnings of a spouse up to $1,000.

Written approval must be received from the Canada Mortgage and Housing Corporation before the work begins.

PROGRAM: **ENERWISE LOAN PROGRAM**
(Saskatchewan Power Corporation)

OBJECTIVE:

The objective of the program is to encourage conversions to and use of natural gas, off-peak electric space heating, and the wise and efficient use of energy.

ELIGIBILITY:

All residential, cottage, agricultural and commercial customers are eligible. People who presently have a Warm-Up Saskatchewan (WUS) or Home Energy Loan Program (HELP) loan are eligible provided the WUS and HELP loan is paid in full before application is made.

ASSISTANCE:

The program provides a low interest loan of up to $3,000 repayable over a five year period. The initial interest rate has been set at 8%. The loan can be applied for in stages up to the maximum allowable ($3,000). There is only one loan per customer and it can be repaid at any time without penalty.

The Enerwise loan can be used:

1. To convert the heating system to natural gas including the cost of a furnace, domestic hot water heater, and all labour and materials required for the conversion. (Only costs downstream of the meter are eligible.)

2. To upgrade a natural gas furnace to one of higher efficiency, i.e. replace a conventional furnace with one of higher efficiency.

3. To install an electric hybrid system provided it meets SPC's specifications. Oil/wood, coal/wood, oil/coal hybrids are not eligible.

4. To build an energy efficient new building or to upgrade the energy efficiency of an existing building.

CONTACT:

Any Saskatchewan Power Corporation
District Office

APPENDIX E

ENRICHED HOUSING CONCEPT

ENRICHED HOUSING FOR SENIOR CITIZENS

With the rapid increase in the number of elderly there will be more households in "frail or precarious" health in the province. Many of these households will require only very limited amounts of care related services to continue an independent existence.

Enriched Housing is a concept in which residents in self-contained accommodations receive minimal support services on an organized basis. Facilities may be designed to include a common recreational space in conjunction with a number of self-contained units. The housing is "enriched" by an organized service.

Enriched Housing would be a part of a range of services available in a community. On a continuum of services it would be placed between independent living and special-care accommodation. Enriched Housing would accommodate people who do not require the constant assistance and monitoring of a special-care home but who may need limited amounts of care related services.

The support services available in a particular enriched housing facility would vary from community to community because the services are based on local need, initiative and commitment. One hot meal per day through meals on wheels is a service many need. Other services could include: a response system, an activity area and program, informal supervision. It should be noted that residents in an enriched housing facility would have access to community services, such as home care, just as any other person living in the community.

The concept could be accommodated in a design consisting of single storey units grouped around a court yard with each unit having its own entrance. This gets away from the institutional nature of an apartment project and provides a unit type that fits in well in a small community.

Pilot projects would be constructed in several centres and follow-up of the concept undertaken. Providing the evaluation is positive the program would be extended to other centres to accommodate both the elderly and the disabled.

OVERVIEW

1. Enriched Housing would be designed to operate in conjunction with the Home Care Program, small community hospitals and other community support and voluntary services.

2. It may provide a response system which could include something as simple as a volunteer system of daily checks or a more sophisticated personal alarm system monitored on a 24 hour basis at a central location. It may also include the services of a counsellor who periodically checks tenants, identifies their needs and alerts the proper authorities.

   Tenants would also be eligible for the basic services of Home Care.

3. It would accommodate those individuals who cannot maintain their independence without some limited amounts of care related services yet do not require the constant assistance and monitoring of a nursing home situation.

4. Enriched Housing may reduce the demand for special care accommodation but it will not replace it entirely.

5. Under current cost sharing arrangements the concept would be a cost effective approach for the province. The provincial cost of maintaining an individual in Enriched Housing would vary from $2,000 per annum to $3,200 depending on the level of services they require. An individual in a Level II situation currently costs the province more than double the estimated costs of Enriched Housing.

WHY DO WE NEED ENRICHED HOUSING

The elderly population of the province is increasing very rapidly and future population projections reveal a continued rapid growth rate, particularly the over 75 age group.

In 1981 there were approximately 74,000 elderly households in the province. By 1996 this number will have increased by 29% to 95,000 or about 1,400 households annually.

With the rapid increase in the more senior elderly there will be more households in "frail or precarious" health in the province. Many of these households will require only very limited amounts of care and monitoring to continue an independent existence either in their own home or publicly sponsored accommodation.

Currently, however, this limited care option is not readily available. There is a gap in the continuum of care between a completely independent life style and the institutionalized services of a nursing or special care home.

A program to address this gap (Enriched Housing) which would operate in conjunction with Home Care could add a great deal to the quality of life of the elderly and represent a cost effective approach for the province, particularly if it forestalls or reduces the need for nursing home accommodation.

THE SERVICES ENRICHED HOUSING WILL PROVIDE

Enriched housing will promote the independence and individuality of the elderly and disabled but at the same time provide the convenience and security of a limited amount of care and assistance.

The basic services the concept may include are:

1. The provision for some type of response system; human or personal alarm.

   - This could include a volunteer system of daily checks, or a buddy system or a more sophisticated personal alarm system monitored on a 24 hour basis at a central location such as a local hospital, special care home or police station.

2. The possible inclusion of counsellor services preferably not of the "live in" nature.

   - This could be a volunteer or part time individual, perhaps an employee of a special care home or local hospital who periodically checks on tenants, identifies their needs and alerts the proper authorities, promotes social activities etc.

   As well as the above services tenants would be eligible for the basic services provided by Home Care. This could include:

   - Meals on Wheels (perhaps one meal a day)
   - Help with personal hygiene
   - Laundry and homemaking service
   - Limited nursing assistance

   These services would only be provided if Home Care determines a need exists.

Enriched Housing would offer advantages to many in the province -- those living in their own home and those in public sponsored projects. However, it will also have its limitations.

- It would not provide the constant supervision and care available in a nursing home situation.

- It would not replace the need for nursing home accomodation although it may reduce the demand for nursing homes and some people in fact may be able to live out their lives in an enriched housing situation.

It is a concept which is designed to encourage and preserve independence. The success of the concept depends largely on its relationship and the support of other functions and support volunteer services in the community.

WHO WILL IT ACCOMMODATE

The concept is designed to accommodate the "frail or precarious" elderly and the physically disabled of all ages.

The typical client would be a senior citizen over the age of 75, and most likely an elderly lady living alone. The person would fall between the two extremes of functionally independent and one who requires the constant assistance and monitoring of a nursing home situation.

The concept can apply to those living in their own homes as well as those in publicly sponsored accommodation as personal alarm systems could be installed in individual homes and monitored at a central location and a counsellor or volunteer personal could make regular visits.

Projects built by the province should have the flexibility to accommodate both those requiring the services of Enriched Housing and those who can function in total independence.

There are various centres throughout the province that are interested in such a concept. Currently they are forced into a situation where they must request a special care home. The applicants could often continue to live with far less assistance than is available in a special care home situation but no other program option is currently available.

APPENDIX F

COMMUNITY HOUSING FORM

APPENDIX F

COMMUNITY HOUSING FORM

During the life of the Saskatchewan Housing Corporation, over 8,000 senior citizen public housing units have been constructed in all parts of the province. Over a relatively short period, a great deal of experience has been gained in the design and construction of housing. In this Appendix, housing form is examined. The first part of the Appendix discusses the concerns that were raised during the Task Force Meetings. The second shows examples of the four housing types currently being considered in the province: small low rise, large low rise, high rise and Enriched Housing.

1. Design Matters Arising From The Task Force Meetings

Many aspects of unit design were brought to the attention of the Task Force during the Public Hearings. These concerns generally fell into four groups, which are discussed in turn below:

- Overall Project Design,
- Site Selection,
- Project Design, and
- Unit Design.

a) Overall Project Design

There were two points which were frequently brought up at Task Force Meetings. The first was a call for all units to be wheelchair accessible. The second was the need to have senior citizens involved in the design of the housing units.

Wheelchair Accessibility

It is recognized that there is a need to make all units wheelchair accessible, particularly in rural areas where alternative housing options are somewhat limited. All new units constructed by the Housing Corporation are designed to be accessible by wheelchairs. In addition, there are 115 units in senior's public housing projects which are specifically equipped for wheelchair tenants.

DISTRIBUTION OF SENIOR CITIZEN PUBLIC HOUSING HANDICAPPED SUITES

Centre	Number of Suites
Buchanan	1
Estevan	8
Melfort	8
Moose Jaw	25
North Battleford	5
Prince Albert	9
Regina	18
Saskatoon	25
Swift Current	6
Tisdale	2
Weyburn	8
TOTAL	115

All units designed for the Enriched Housing Program in rural communities will be able to accommodate wheelchairs, so that as infirmities increase, tenants will still be able to live independently.

Senior Citizen Involvement In Housing Design

There has been some opportunity for feedback in the design of Public Housing. The Research Department of the Corporation studies tenants' satisfaction with their suites, in selected projects, every other year. Their findings are fed back to the Architects at the Corporation. A second, less direct means of input comes from the Local Housing Authorities. Design deficiencies are communicated to the Architects at the Biennial Housing Authorities Conference and in day to day conversations with the Property Administration and Management Department. Finally, the Saskatchewan Housing Corporation involves the local community in project planning and design, a third opportunity for senior citizen input.

b) Site Selection

During the course of the Task Force Hearings, it was clear that seniors felt the primary criteria in site selection should be access to services. The Corporation has several factors to consider in site selection which include access to services, as well as land cost, zoning, and project scale. Therefore, the convenience of a location is taken into account in site selection, but it must compete with other factors.

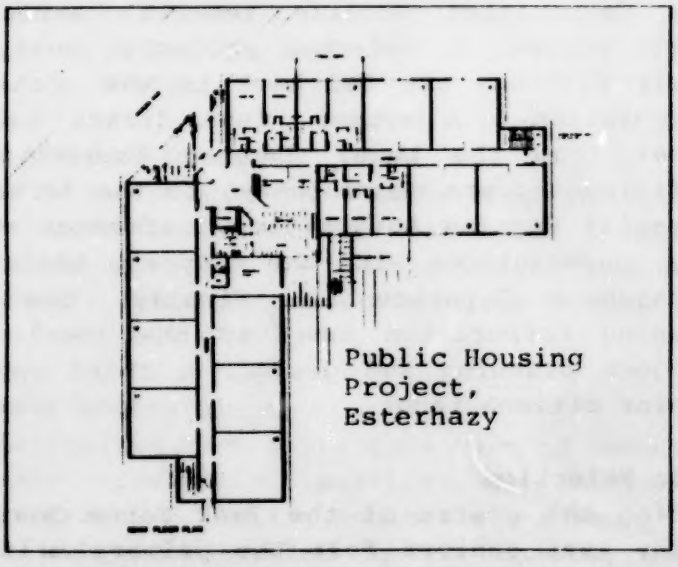
c) Project Design

Comments on housing projects fell into three general categories: project scale, amenities and design features.

Project Scale

In rural areas, attached motel style units were distinctly preferred over the semi-detached units which have tended to dominate rural design. The primary concern relates to their dispursement throughout the community, rather than being clustered in one location. Having a clustered project is also more desirable for Home Care Boards, as it allows a more efficient provision of services.

Both Canada Mortgage and Housing Corporation and Saskatchewan Housing Corporation develop projects in rural communities. Both agencies have developed attached unit designs for use in small centres. Various schemes proposed for Enriched Housing utilize clustered or attached designs.



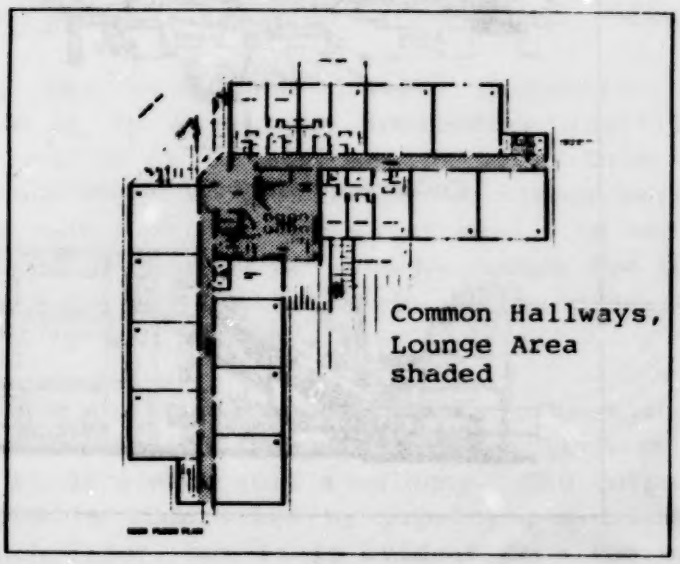
Public Housing Project, Esterhazy

In urban areas, high rise projects were generally preferred over low rise. This preference seems to stem from a design for a centralized security system. If this is the case, low rise projects that have been built in large urban centres should be satisfactory, as they have a centralized entrance and common interior hallway.

Amenities

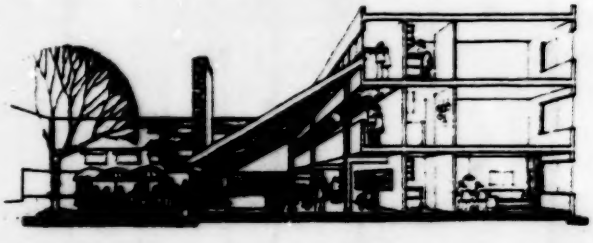
A wide range of facilities including swimming and whirlpools, patios, recreation areas, dining rooms and chapels were suggested. In all cases, the major impediment to such features is cost. This is particularly difficult in the smaller projects which tend to be located in rural centres. However, with some recent projects where the units are attached, it has been possible to provide lounge space and a common indoor hallway.

In larger projects, recreation space with an attached kitchen is normally provided. While the kitchen facilities do not meet the requirements of a commercial dining room, they are sufficient for coffee or tea parties and pot luck meals. Most recent projects also have outdoor seating and a patio area.



A whirlpool has been installed in one project in Regina. The response to its installation has not been overwhelming; it is used by a few regulars, three times per week. The reason for the low level of use is that although tenants may be arthritic, they have not had much experience with pools, particularly in a semi public setting. In the long run, however, as public bathing becomes more acceptable, use of the whirlpool is likely to increase. Finally, chapels have not been a design feature of Public Housing projects. Instead, the Corporation has endeavoured to locate projects in close proximity to existing churches.

Cedarwood Manor, Regina



Design Features

There were two recommendations on design features which would make the common areas of housing projects more safe. Panic bars were requested for exits. At present, all doors in common areas are equipped with this hardware. This does not include the individual self contained suites.

Second, railings on exterior steps were requested. It is presently Corporation policy to require this.

Finally, the need for more parking at Public Housing projects was mentioned. Small projects have 100% parking while large ones have 20% as a rule. This guideline is often adjusted to meet local zoning regulations. The recent Enriched Housing proposals have added an additional step of 50% parking at moderately sized projects.

d) **Unit Design**

Most specific criticisms levelled against Public Housing projects focussed on individual units.

First, insulation and draught protection was often considered to have been improperly installed. All units are built to National Building Code specifications and are inspected after the vapour barrier is in place, before dry walling is started. In addition, the Saskatchewan Housing Corporation keeps the orientation of the site and the direction of the prevailing winds in mind in designing projects.

Next came the issue of balconies. The spending limit on most senior citizen units makes it next to impossible to give each unit a balcony. The Corporation has attempted a compromise by providing a common balcony for each floor, but it is evident from the submissions to the Task Force that no balcony would be preferable to a common one.

Third, there was concern about the monotony of housing projects. In its recent buildings, the Corporation has incorporated a variety of unit designs in each project. A recently completed building has 14 different floor plans. It has also been putting in more two bedroom units, which were widely requested by couples during the course of the hearing. Prior to 1983, less than 1% of all senior citizen Public Housing units had two bedrooms. In 1983, 6% of all senior citizen units started had two bedrooms.

Fourth, there are projects in the province north of Prince Albert which are experiencing difficulties due to the climate and soil conditions. The Housing Corporation intends to make repairs to the units to correct these deficiencies and will modify designs to eliminate these problems in the future.

Finally, there were suggestions to make units more useful to tenants. Plumbing fixtures and door handles should be easily manipulated by arthritic hands. Kitchen cupboards should be adjustable to suit the height of the tenant. Stoves should have warning lights to indicate when elements are on. Garborators were definitely unpopular, and finally, it was frequently requested that the peephole in entry doors be lowered.

Many of these suggestions have been incorporated in the design of newer units. All plumbing fixtures and hardware are designed for use by arthritic hands. The plumbing fixtures are washerless, eliminating the need to turn the tap off tightly in order to stop drips. Kitchen cupboards in Enriched Housing projects will be adjustable to suit the changing needs of the residents. All stoves presently being installed have warning lights to tell when the burner is on. The Housing Corporation does not install garborators. Finally, the Corporation is aware that the peepholes are too high and will arrange to have then lower in future projects.

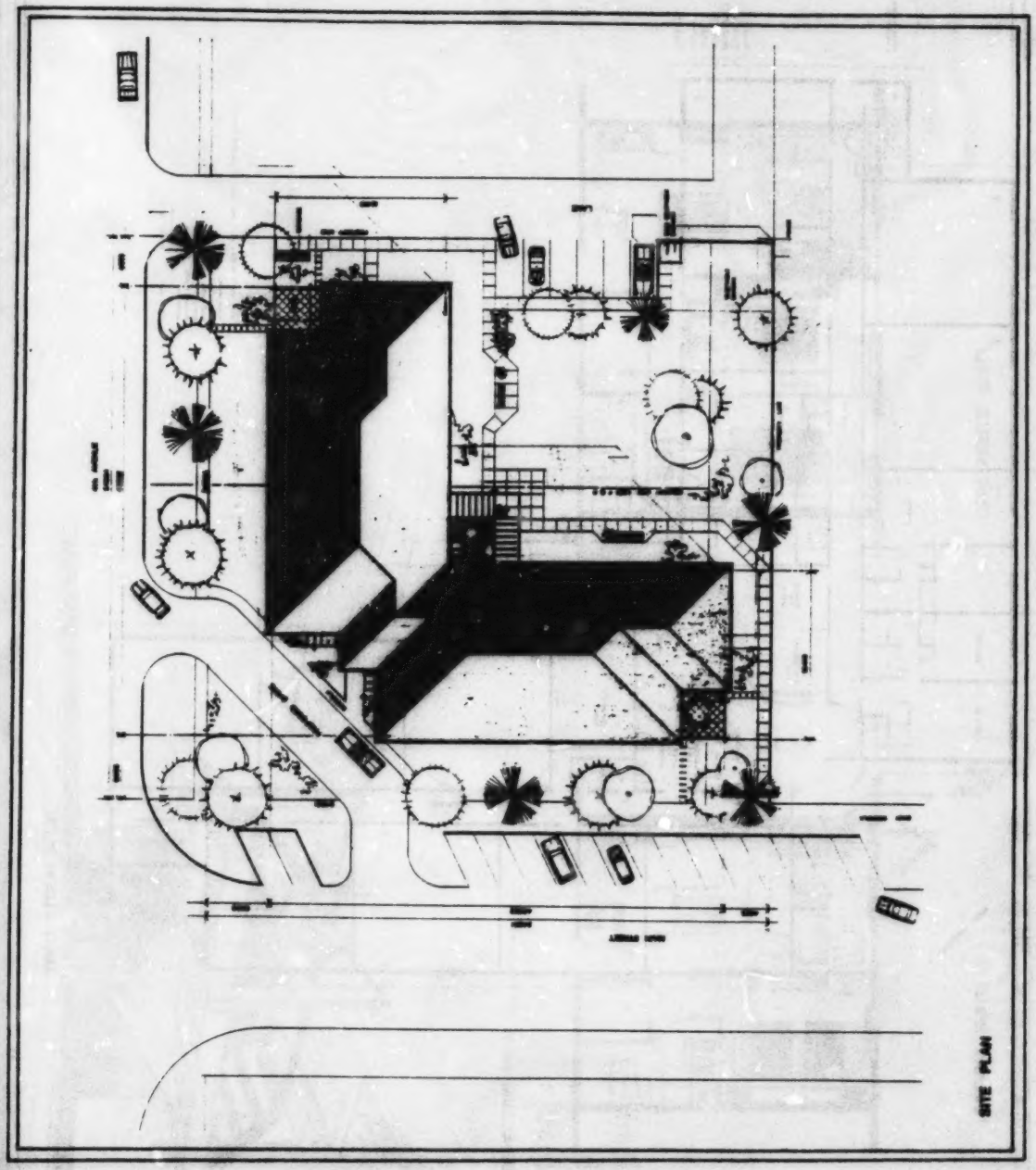
e) Summary

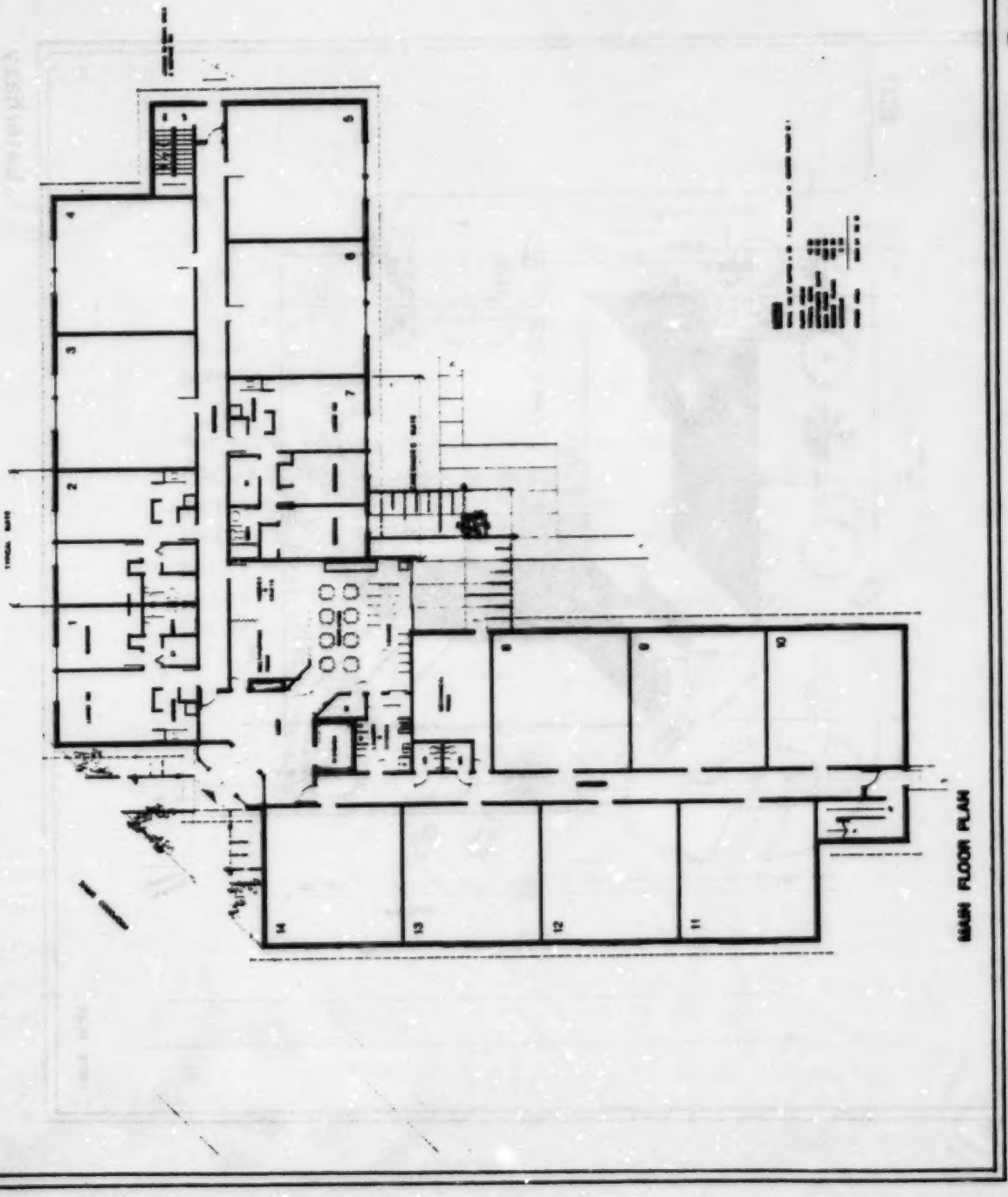
This part of Appendix E has discussed the issues raised at Public Hearings of the Senior Citizen Task Force with respect to housing design. Corporation policy has been clarified where necessary, and note has been taken of new items which came to our attention.

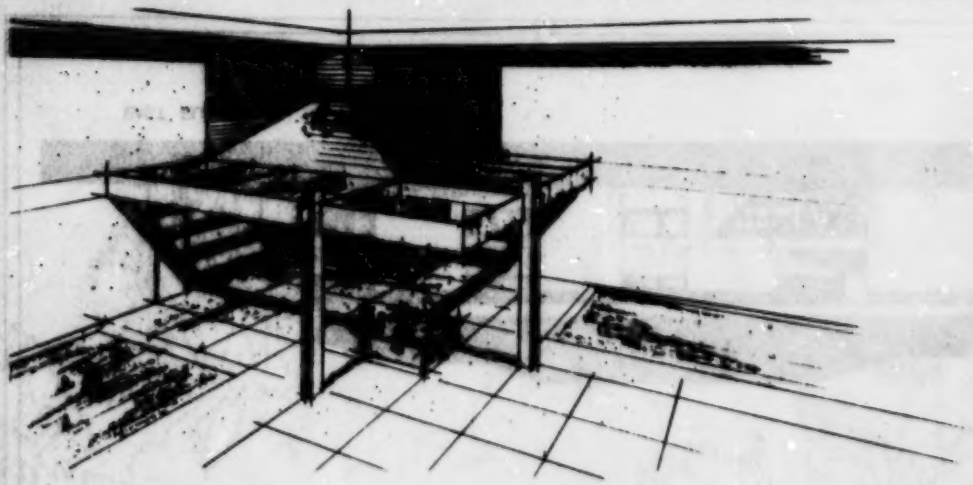
In the next section, plans and elevations of several projects are presented for information.

Low Rise Rural

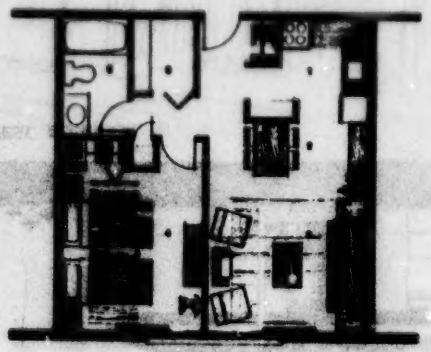
More recently, plans have been developed for attached unit projects in smaller centres. Note also the inclusion of lounges and hobby/crafts areas with this type of project, typically around 20 units. The two projects shown are in Esterhazy and Biggar.


Esterhazy
SITE PLAN

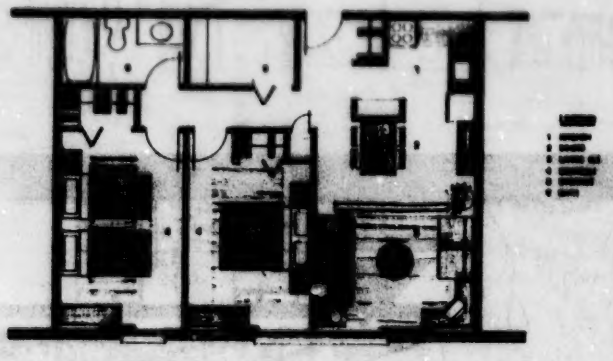

Esterhazy
MAIN FLOOR PLAN



PERSPECTIVE VIEW

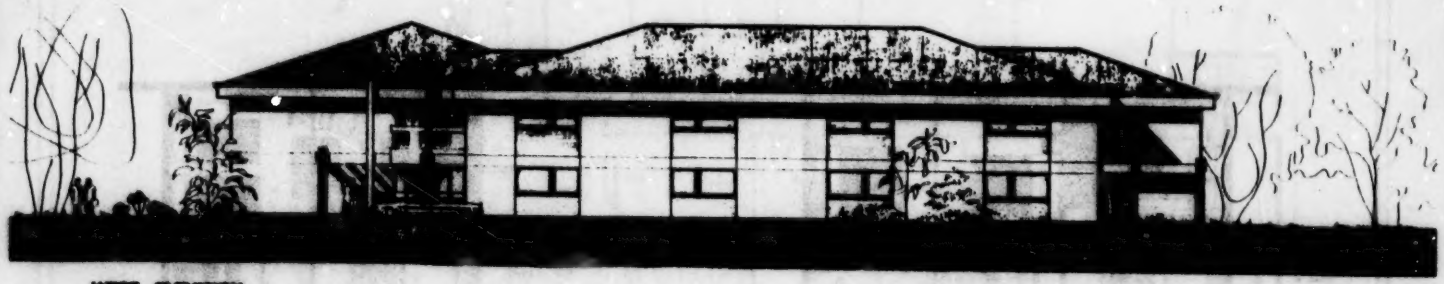


TYPICAL SUITE

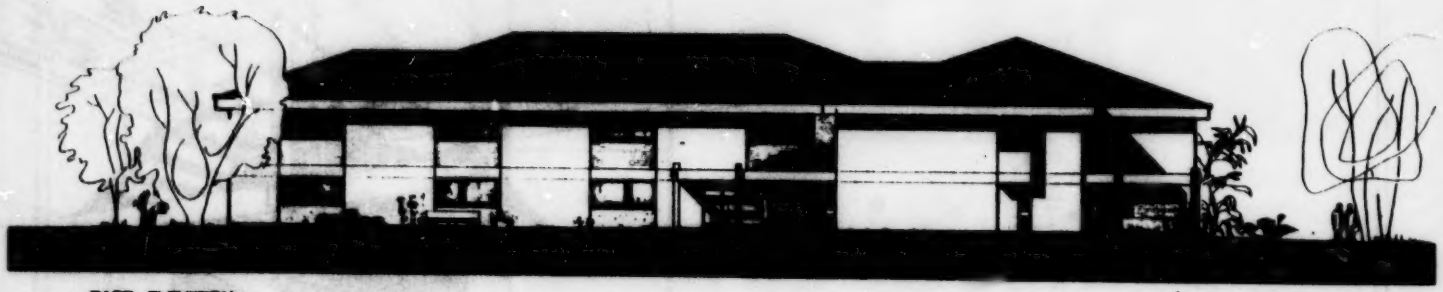


CARETAKER'S SUITE

Esterhazy

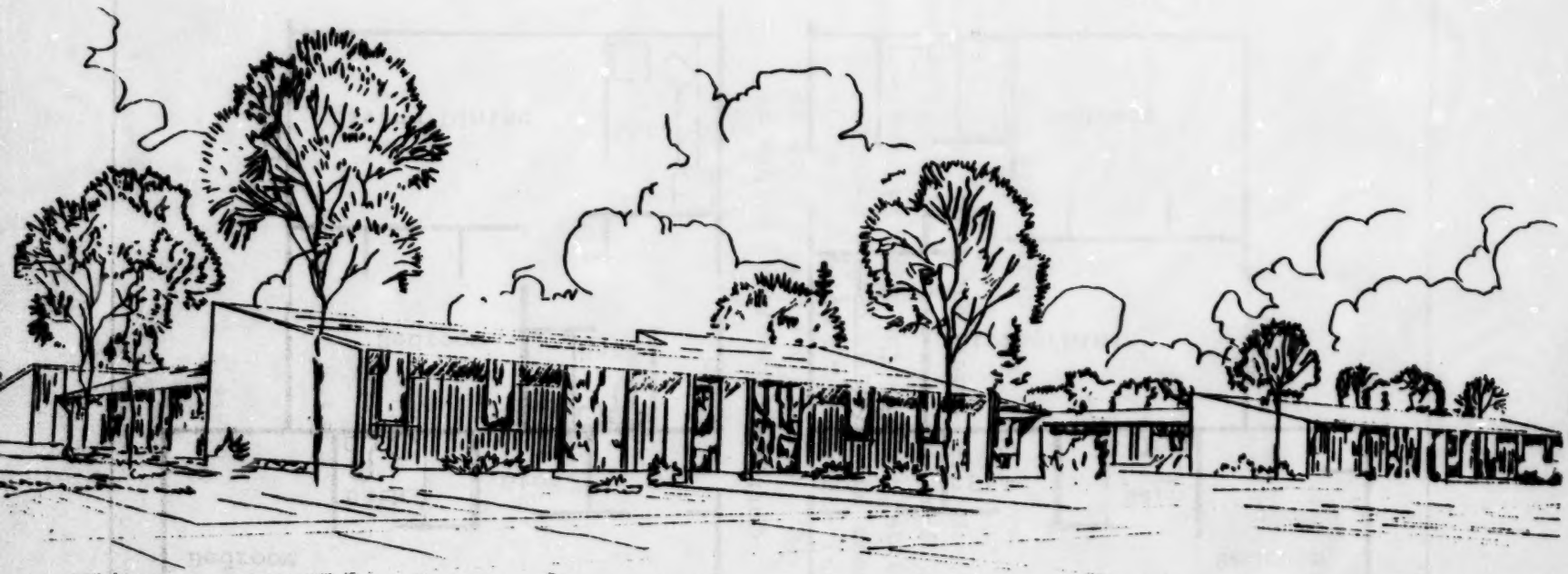


WEST ELEVATION

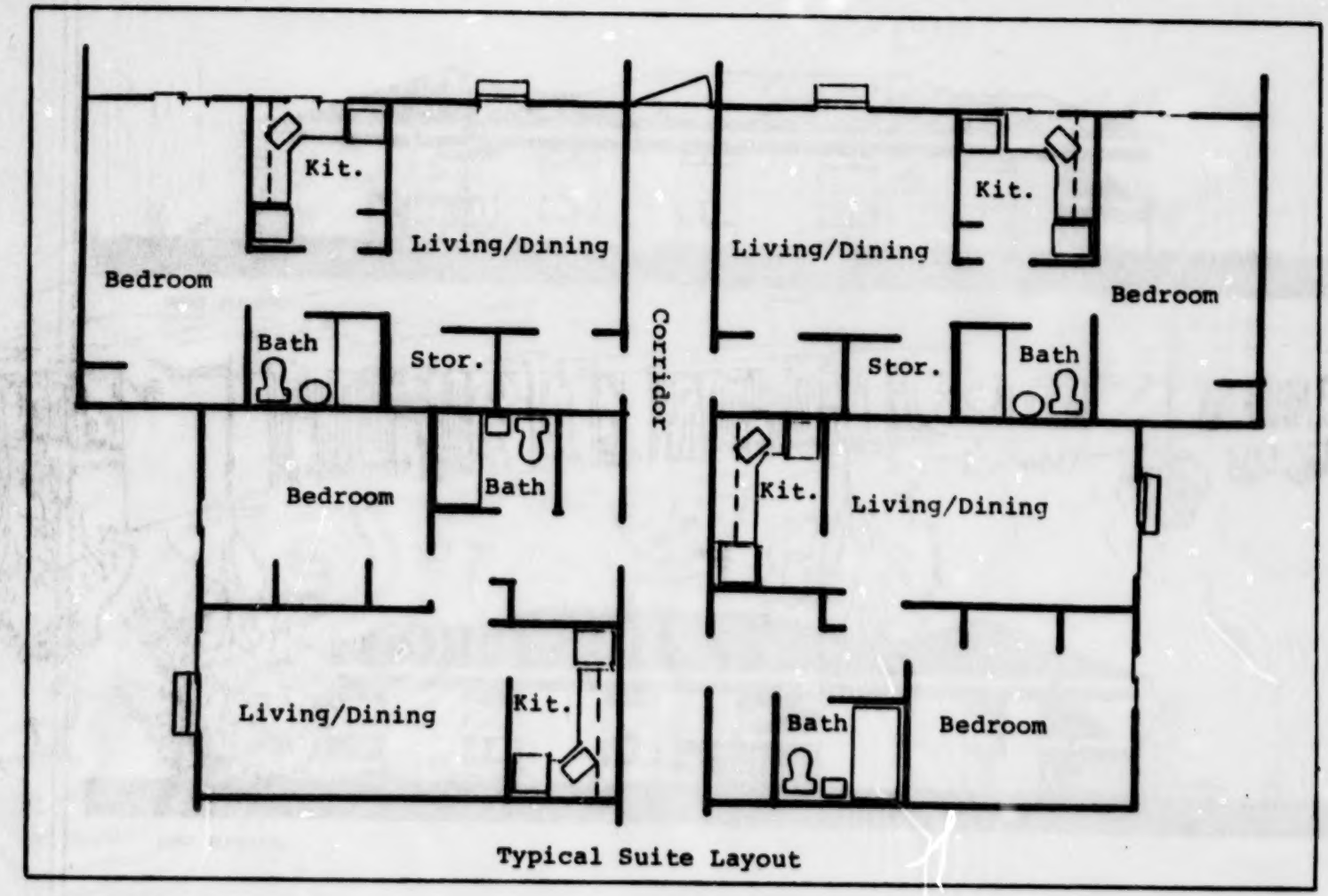


EAST ELEVATION

Esterhazy



Bigger



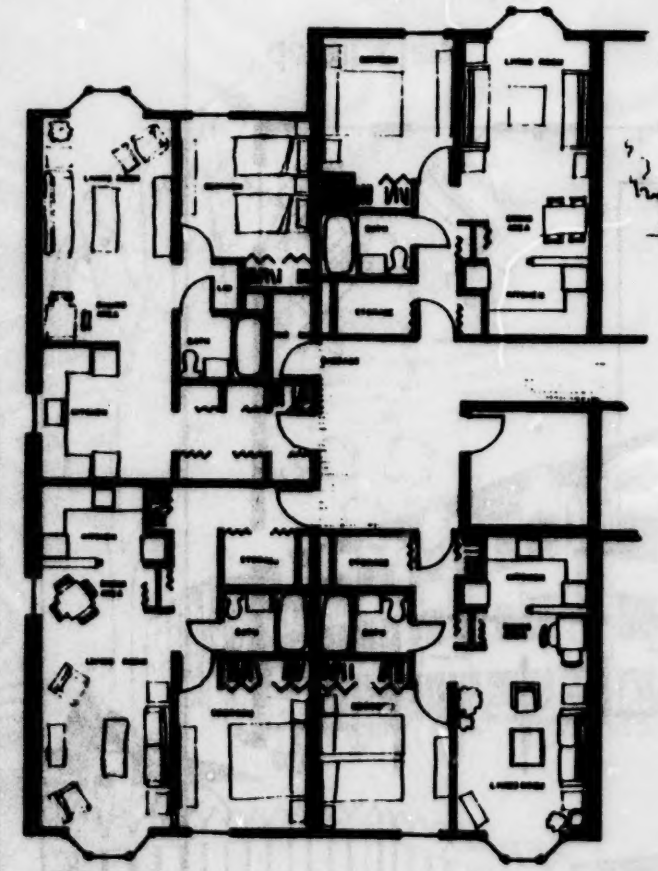
Typical Suite Layout

Biggar

Low Rise Urban

These projects have been designed for infill and suburban settings where the lower profile is more suitable. These projects contain all of the amenities of their high rise counterparts including a security entrance system. Two projects in Regina are featured.

Ottawa Street

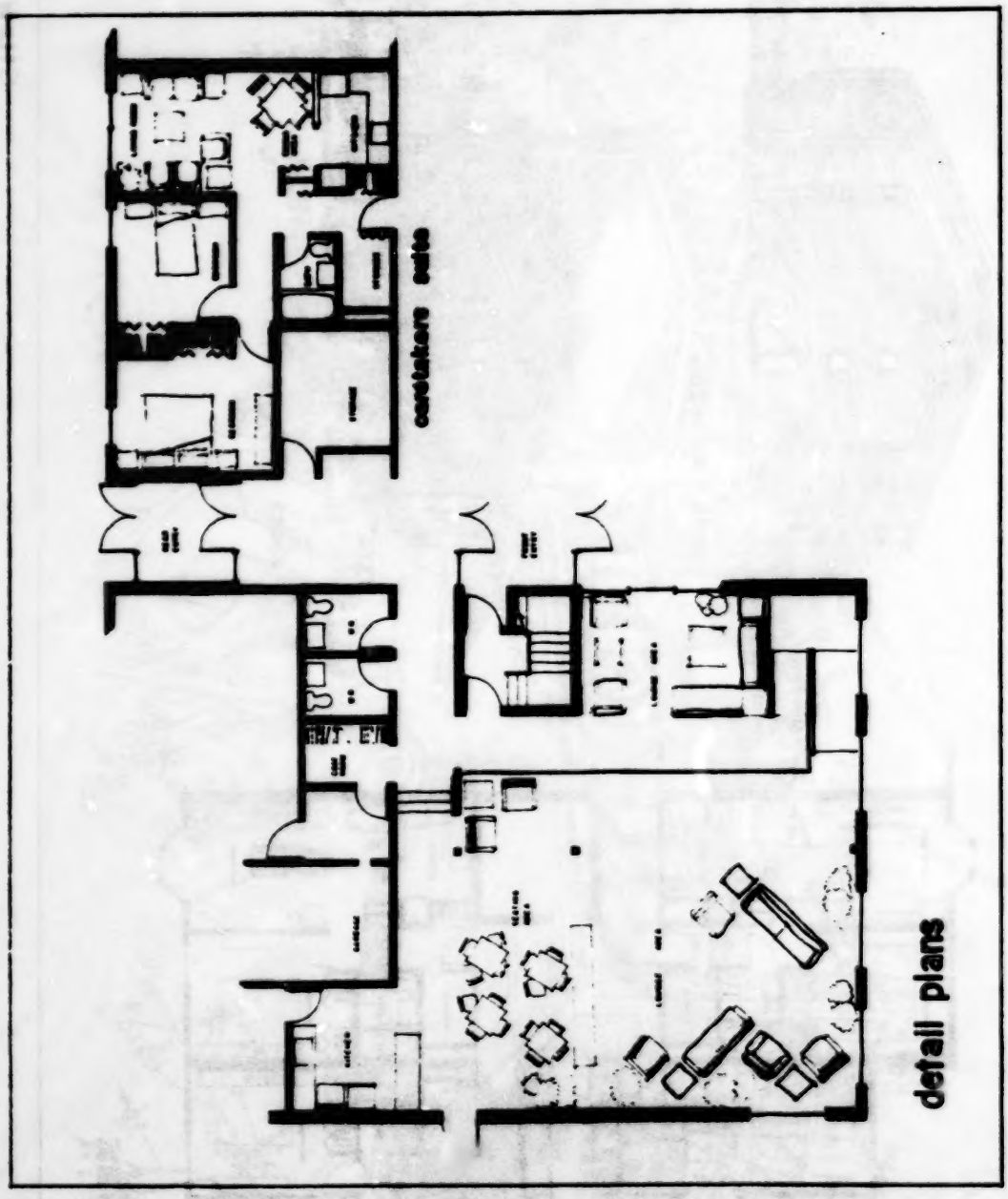


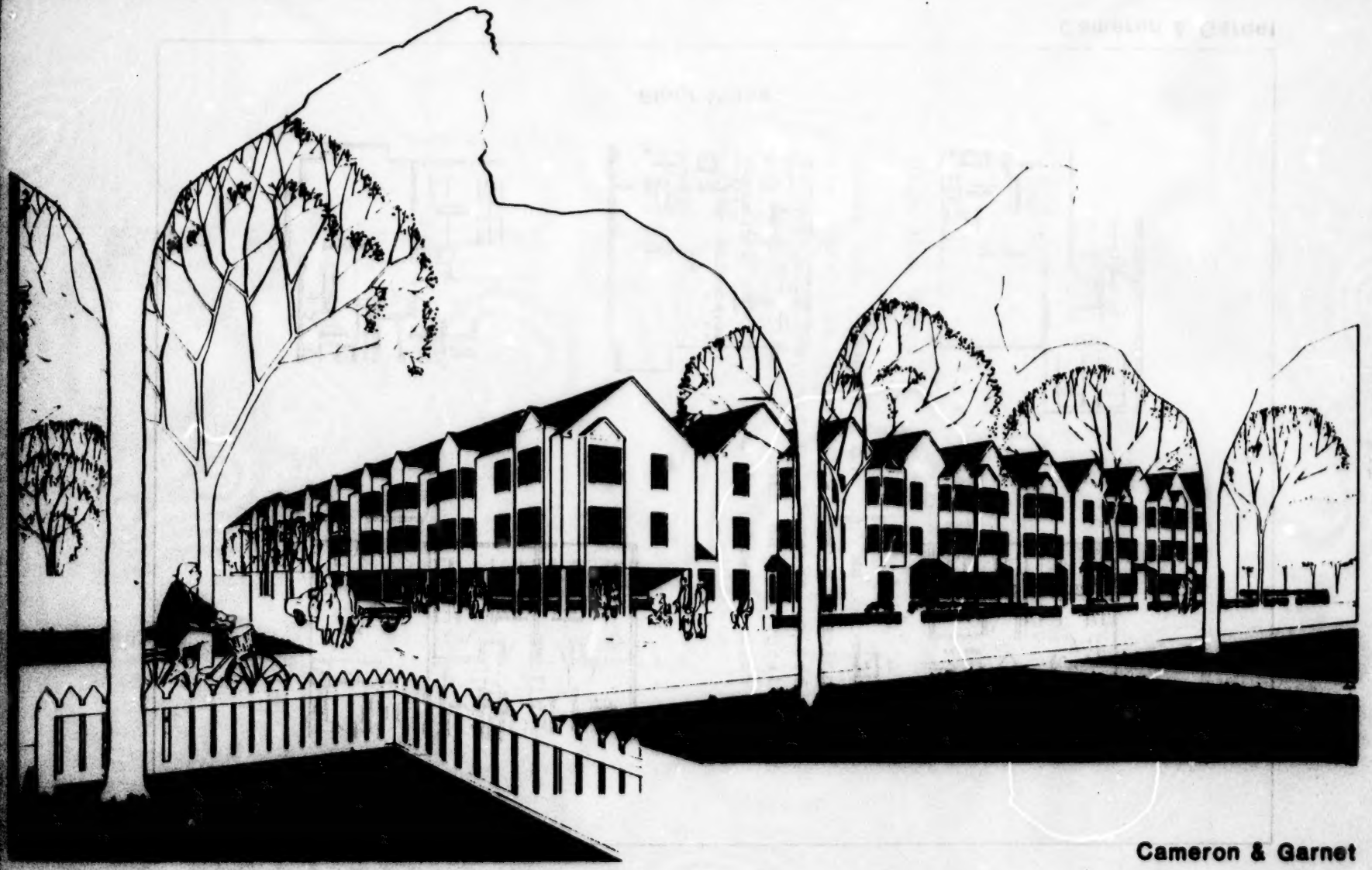
detail plans

north elevation

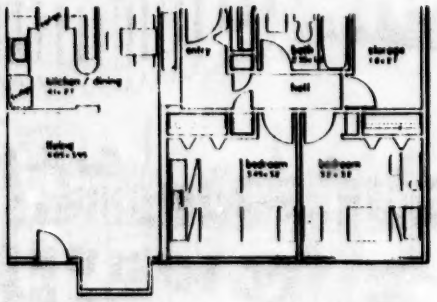
south elevation

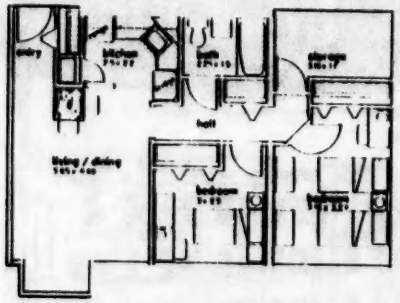
Ottawa Street

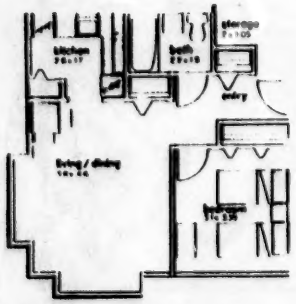

Ottawa Street
detail plans

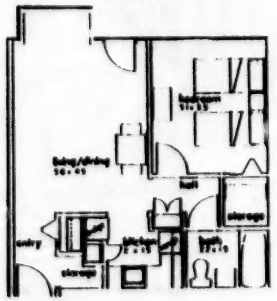


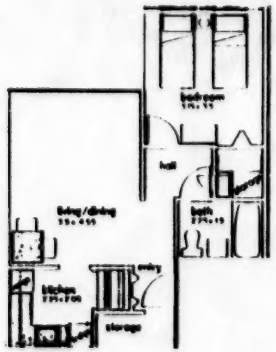
Cameron & Garnet









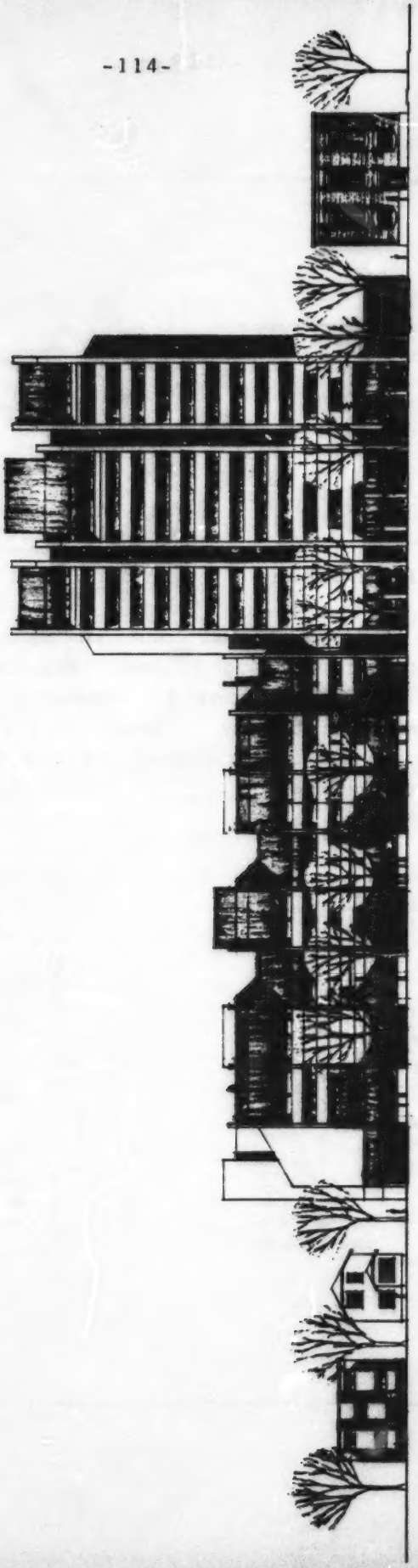


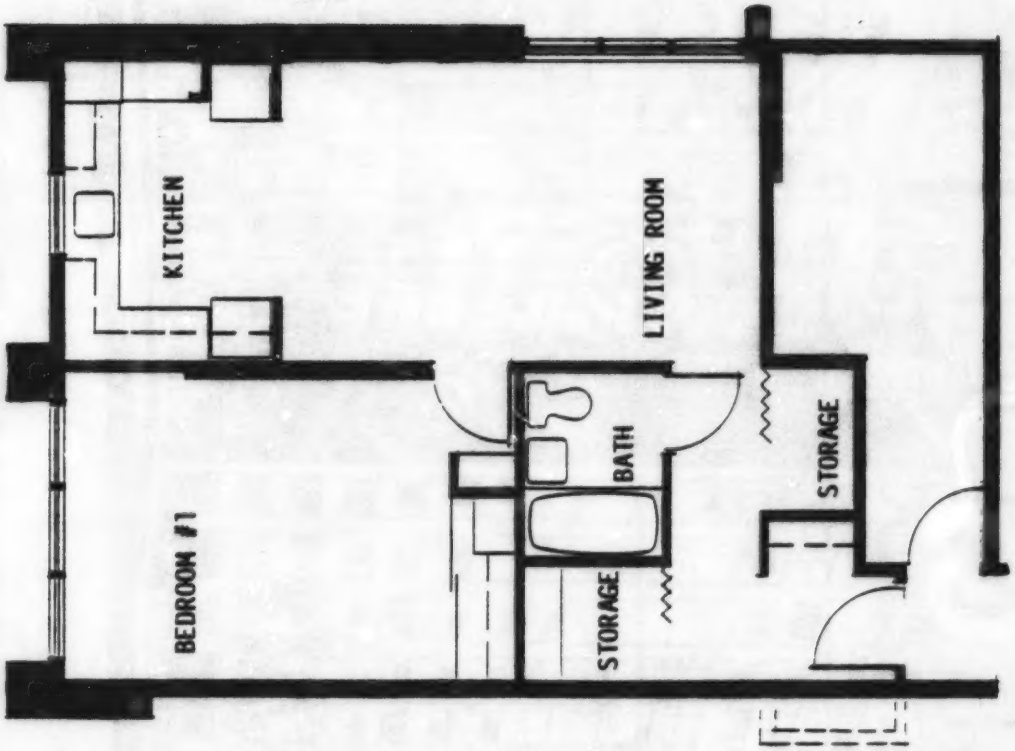
Floor Plans

Cameron & Garnet

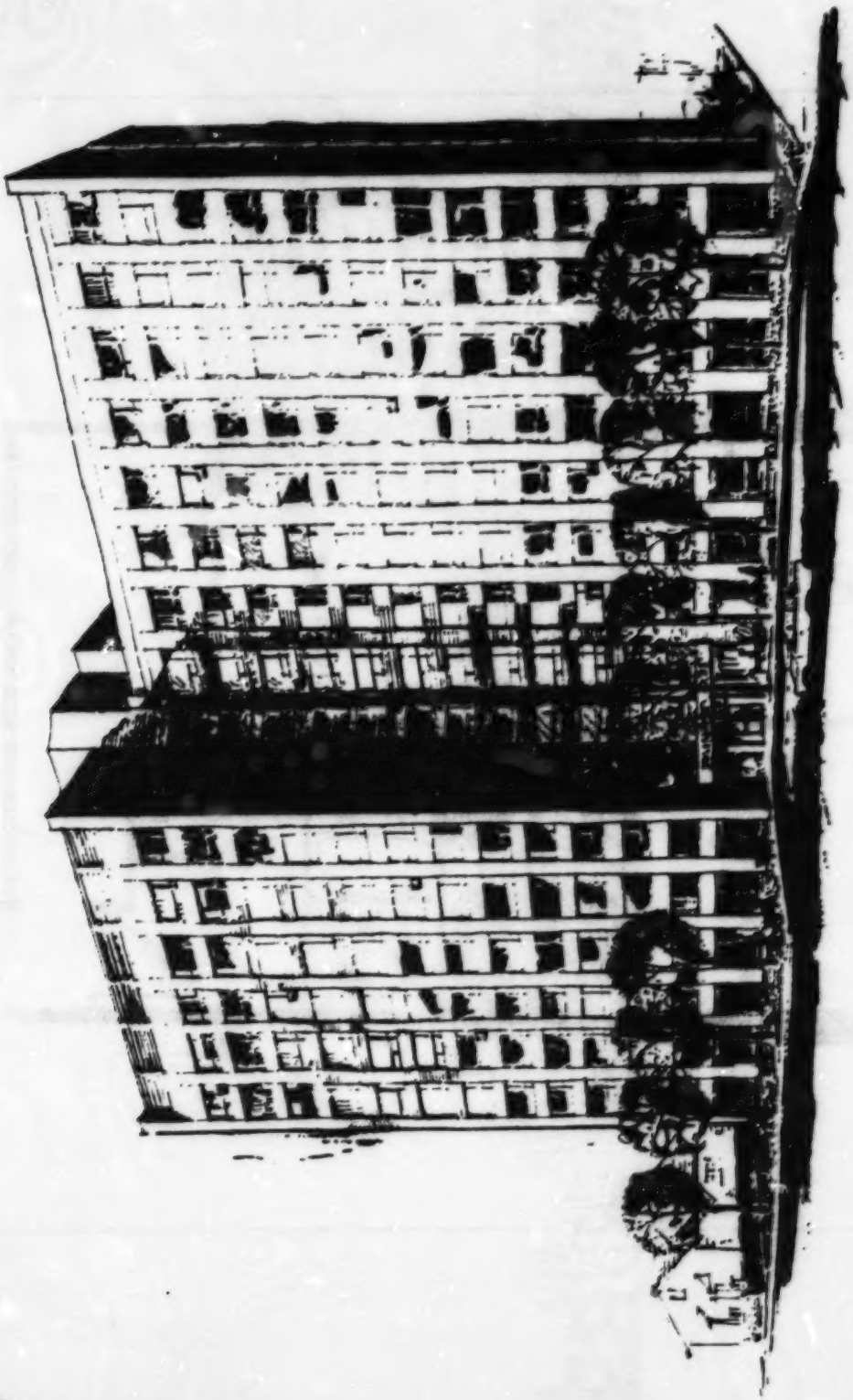
High Rise Urban

These two projects, one in Saskatoon, the other in Moose Jaw, show design features in response to concerns voiced by senior citizens. Both have several two bedroom suites and hallways with natural light.

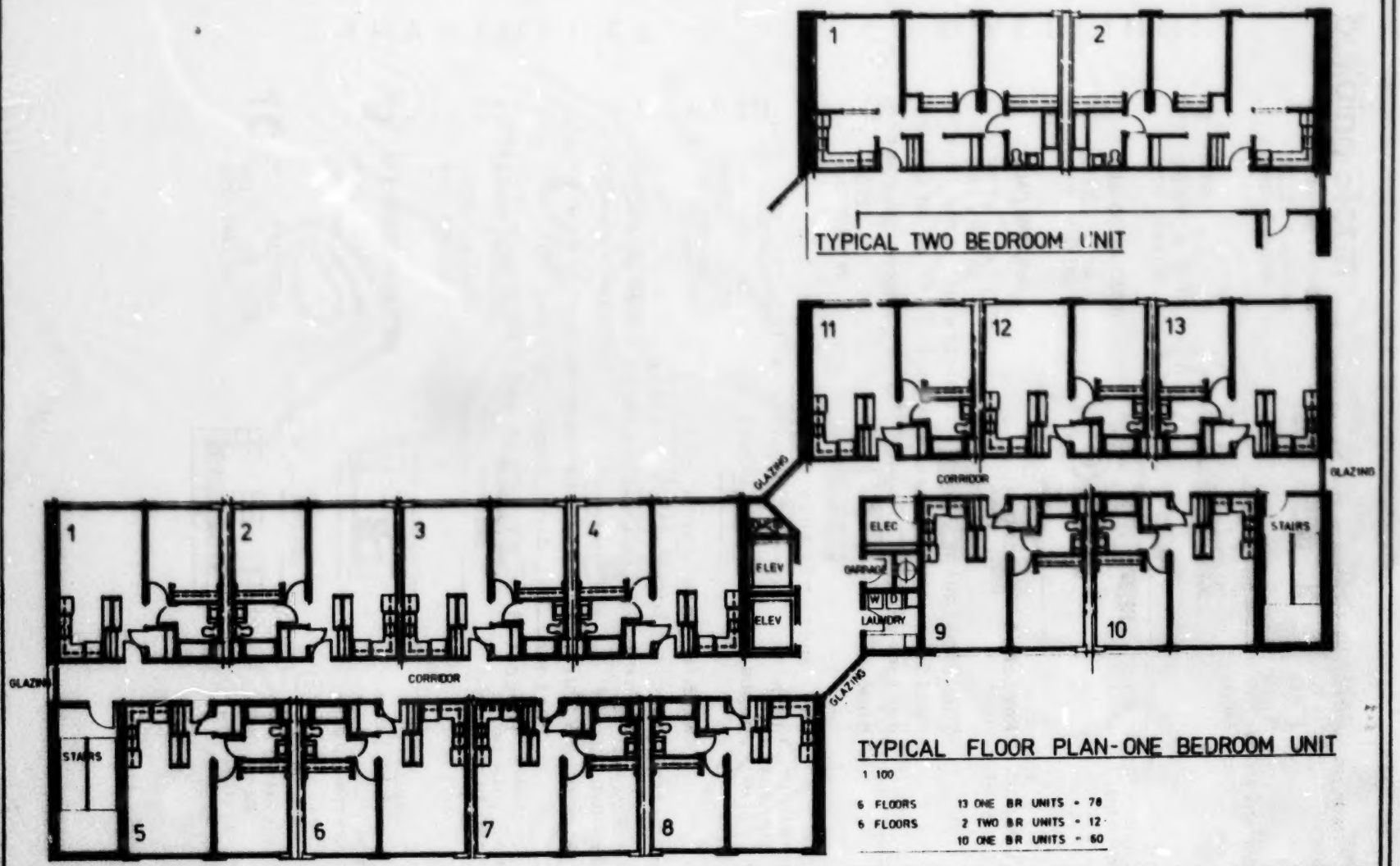

Saskatoon



Saskatoon



Moose Jaw


1
2
TYPICAL TWO BEDROOM UNIT
11
12
13
GLAZING
CORRIDOR
GLAZING
1
2
3
4
FLEV
ELEV
ELEC
GARBAGE
W
D
LAUNDRY
9
10
STAIRS
GLAZING
CORRIDOR
GLAZING
STAIRS
5
6
7
8
TYPICAL FLOOR PLAN-ONE BEDROOM UNIT
1 100
6 FLOORS 13 ONE BR UNITS = 78
6 FLOORS 2 TWO BR UNITS = 12
10 ONE BR UNITS = 60

Moose Jaw

Enriched Housing

The following page illustrates ten basic building arrangements ranging from standard semi-detached through to a Senior Citizens home.

The ends of this spectrum are the current norm but are not ideally suited to the concepts of Enriched Housing.

Within this range various arrangements have been explored and a variety of dwelling floor plans have been illustrated on page 122.

A further study has been made of two of the options, Building Forms "3" and "8" and illustrated on pages 123 and 124 respectively.

building form

DWELLINGS

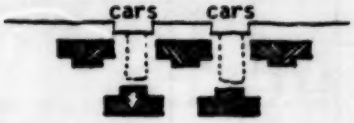
1 **SEMI-DETACHED**
UNITS: 2 upwards
100% PARKING

FITS ANY SITE OR GROUP OF SITES

2 **ROW**
UNITS: 4 to 12
100% PARKING

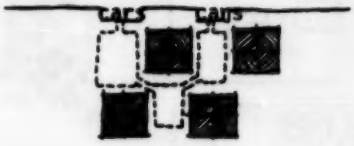
FITS ANY SITE WITH HIGHER DENSITY

3 **SEMI-DET.GROUPS**
UNITS: 6 to 12
100% PARKING



REDUCES LANDSCAPE MAINTENANCE
EASY ACCESS FOR "SERVICES"
FACILITATES INTERACTION.

4 **QUAD GROUPS**
UNITS: 4 to 20
50% PARKING



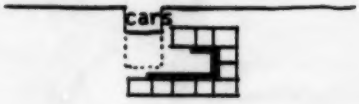
AS "3" ABOVE
SUITABLE LARGER SITES/
HIGHER DENSITY.

5 **PLANNED GROUP**
UNITS: 6 to 10
50% PARKING

AS "3" ABOVE
CONCENTRATES ENTRY/SERVICE AREA.

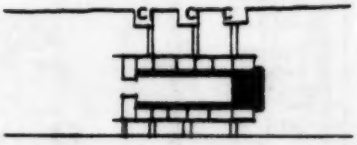
APARTMENTS

6 **COMMUNAL ENTRY**
(NO FACILITIES)
UNITS: 8 to 12
50% PARKING



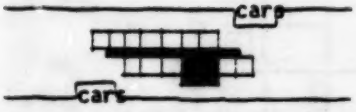
COMMUNAL ENTRY/CORRIDOR
NO SHARED FACILITIES
GROUPED PARKING.

7 **LIMITED FACILITIES**
ADDITIONAL OWN ENTRY
UNITS: 8 to 16
50% PARKING



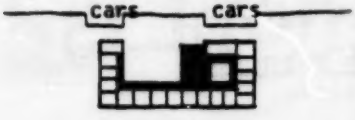
COMMUNAL ENTRY AND SEPERATE PRIVATE ENTRY
"SHELTERED" ACCESS TO LIMITED FACILITIES (DINING/REC.ROOM LAUNDRY, ETC.)

8 **LIMITED FACILITIES**
UNITS: 8 to 16
50% PARKING



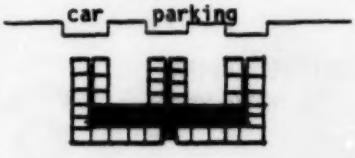
COMMON ENTRANCES
INTERNAL ACCESS TO LIMITED FACILITIES (AS ABOVE)

9 **MODERATE FACILITIES**
UNITS: 10 to 24
20% PARKING



COMMON ENTRANCES
GROUPED PARKING
MODERATE DENSITY THEREFORE MODERATE SHARED FACILITIES.

10 **FULL FACILITIES**
UNITS: 24 to 36
20% PARKING



COMMON ENTRANCES
GROUPED PARKING
HIGHER DENSITY THEREFORE FULL COMMUNAL FACILITIES.

dwelling form

NOTE: ALL UNITS SINGLE STOREY AND WITH WHEELCHAIR ACCESS INTERNALLY AND EXTERNALLY.

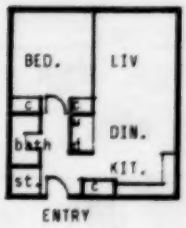
Two Person

One Person

APARTMENTS ⇦ ‖ ⇨ DWELLINGS

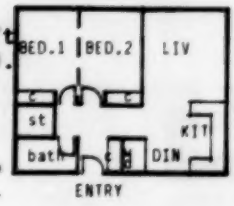
A1 650sq.ft.
2-PERSON/1-BED.

Traditional layout. Additional entry from Living Room.



A2 720sq.ft.
2-PER./2-BED.

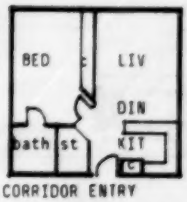
Possible Bedroom division for 'Light Sleepers'. (Larger floor plan therefore costly).



NOTE: Apartments have central laundry, storage and heating, etc.

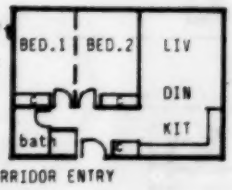
C1 600sq.ft.
2-PERSON/1-BED.

Traditional layout.



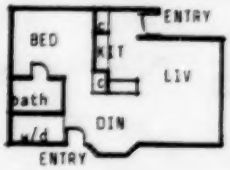
C2 650sq.ft.
2-PER/2-BED.

See notes for 'A2' above.



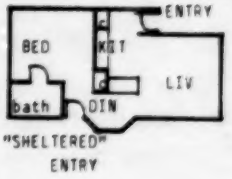
B1 600sq.ft.
1-PER./OPEN PLAN

"Open-Plan" arrangement as alternative to trad." Bed-Sit,Self-contained).



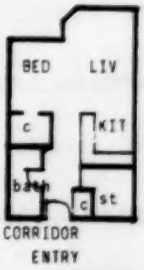
B2
500sq.ft.
1-PERSON/ OPEN PLAN

As "B1" above but apartment.



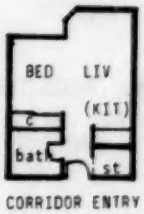
D1 500sq.ft.
1-PER./BED-SIT.

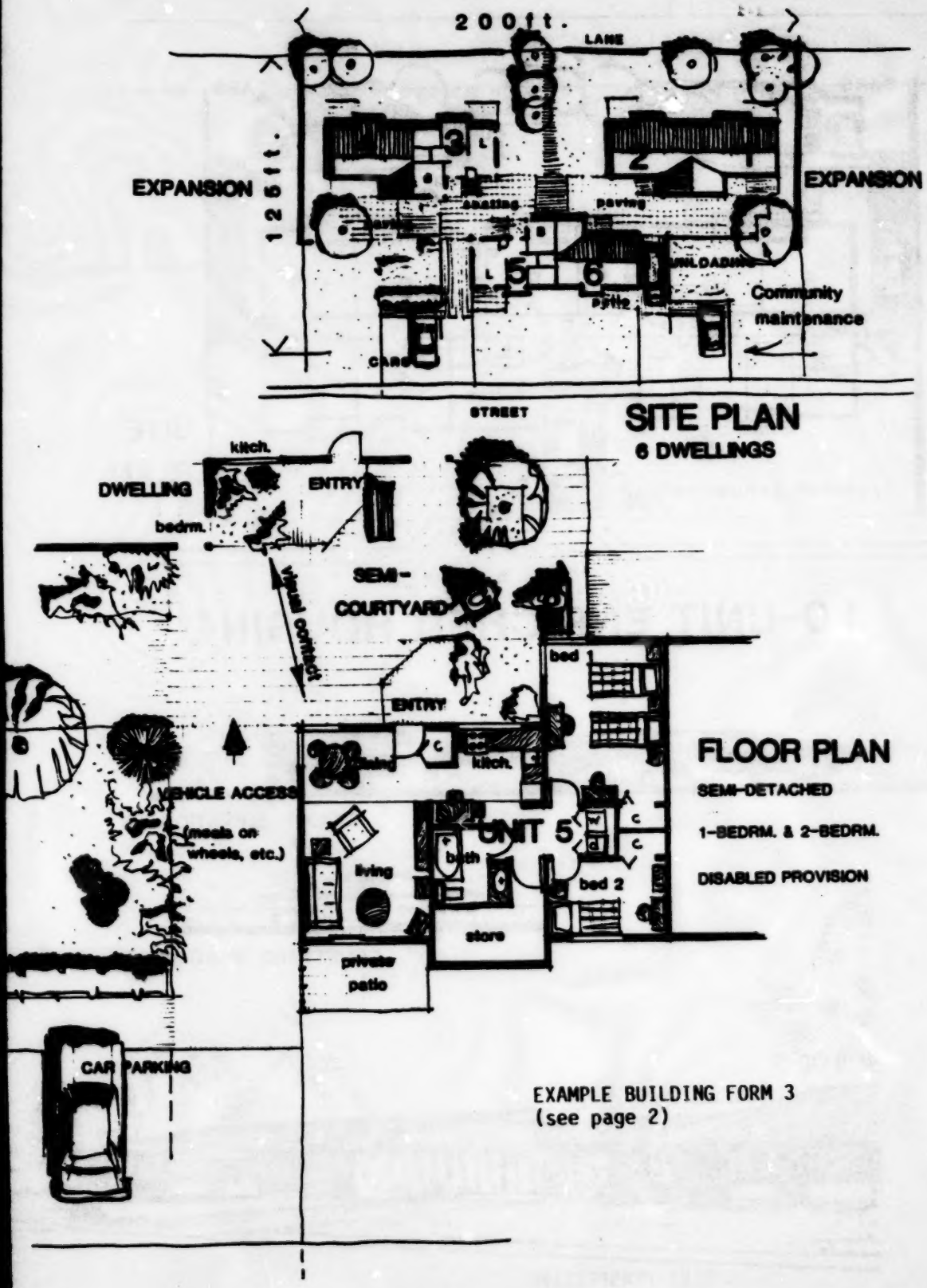
Traditional layout of Bed-Sit.



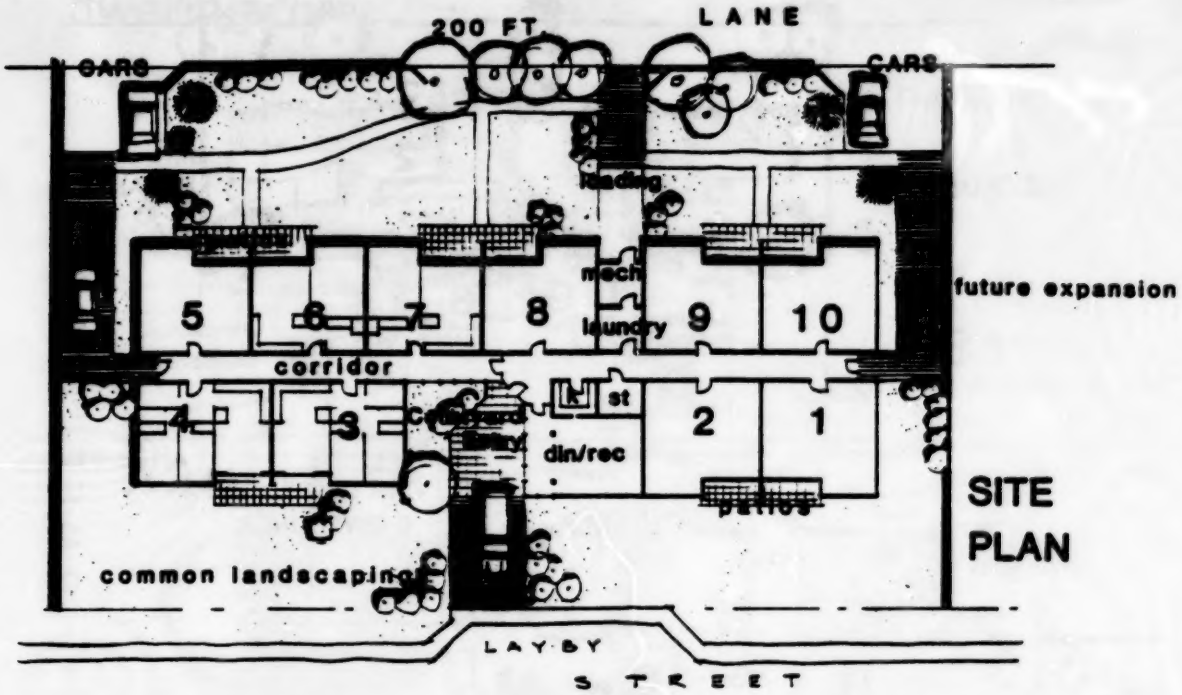
D2 400sq.ft.
1-PER./BED-SIT/ KITCHENETTE

As "D1" above but minium provision for kitchen/ eating- communal dining provided.





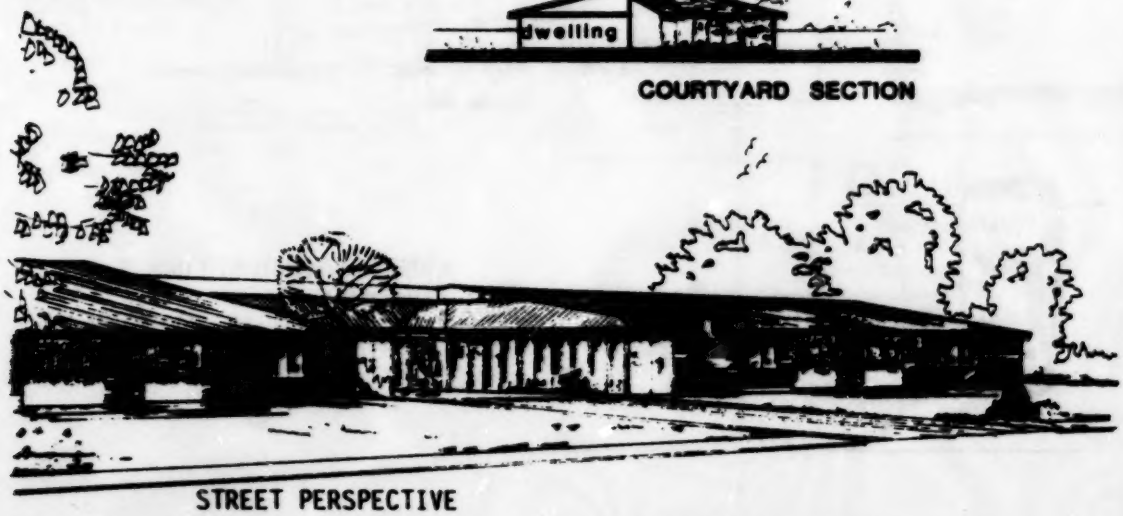
EXAMPLE BUILDING FORM 3
(see page 2)



10-UNIT ENRICHED HOUSING

STREET ELEVATION

COURTYARD SECTION



STREET PERSPECTIVE

EXAMPLE BUILDING FORM 8
(see page 2)

POOR

QUALITY

ORIGINAL